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# **Adequacy of Pension Income in Nigeria: The Case of Retired Women Civil Servants**

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A thesis submitted for the degree of Doctor of Philosophy

March 2015

I declare that the work presented in this thesis is my genuine and original work.

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Ezi Beedie

## **Abstract**

Pensions are fundamentally methods of addressing and managing the risks of aging. However, in terms of coverage, the acknowledged difference between the formal and informal sector workers in developing countries has led to the assumption that people in the formal sector do not have to worry about pension. Against this background, this thesis investigates the extent to which pension ensures adequate income for retired women civil servants in Nigeria. Understanding these women's retirement experiences necessitated an approach that incorporated gendered life course and gendered political economy. Central to a life course approach is the notion that it is difficult to divorce pension and retirement outcomes from the life course experiences that precede them. A gendered political economy approach allows for the de-bunking of the unitary household model and enables the adaptation of Razavi's "care diamond" with a focus on retirees' financial support for dependants. By using interviews and questionnaires, this thesis analyses the links between and comparisons across pension schemes, educational levels, retirement age, pension entitlements, adequacy and supplements. Cross tabulation is used as a lead to identifying and pursuing potential patterns in dataset and digging deep into the factors that impact women's pension adequacy.

Despite the limitations of the study, it is apparent that in the context of normative expectations of extended family structure, linked lives, high rate of un/under employment of dependants and limited (and high cost of ) access to social provisioning, pension is and will always be inadequate. This then forces formal sector women retirees into the informal sector to supplement their pension income.

Findings of the study clearly demonstrate that the sustainable provision of formal sector pensions should not be the end of policy concerns about wellbeing in later life; but the start of a much wider focus on social provision and social relations in later life. This study's findings have implications for the pension, ageing and social protection policies in Nigeria, which are applicable to the wider sub Saharan African. The implications of this study for assessing pension adequacy also extend beyond Nigeria.

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## **Abbreviations /Acronyms**

AU	African Union
BOT	Boards of Trustees
CAD	Cumulative Advantages and Disadvantages
CCT	Conditional Cash Transfer
CIA	Central Intelligence Agency
COPE	Care Of the People
CPS	Contributory Pension Scheme
DB	Defined Benefits
DC	Defined Contributory
FCT	Federal Capital Territory
FGN	Federal Government of Nigeria
FP	Feminist Postmodernism
GDP	Gross Domestic Product
GPE	Gendered Political Economy
HAI	HelpAge International
ILO	International Labour Organisation
JTB	Joint Tax Board
LGSPB	Local Government Staff Pension Board
MDAs	Ministries, Departments and Agencies
MIPAA	Madrid International Plan of Action on Ageing
NAICOM	National Insurance Commission
NAPEP	National Poverty Eradication Programme
NBS	National Bureau of Statistics
NGO	Non-Government Organisation
NPF	National Provident Fund
NSITF	National Social Insurance Trust Fund

NUP	Nigeria Union of Pensioners
PAYG	Pay-as-you- go
PenCom	National Pension Commission
PFA	Pension Fund Administrators
PFC	Pension Fund Custodians
PRA	Pension Reform Act
RSA	Retirement Savings Accounts
SAP	Structural Adjustment Programme
SEC	Securities and Exchange Commission
SPF	Social Policy Framework
SPSS	Software Package for Social Sciences
SR	Social Reproduction
SSA	sub Saharan Africa
UAC	United African Company
UBE	Universal Basic Education
UN	United Nations
UNDESA	United Nations Department of Economics and Social Affairs
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UNFPA	United Nations Population Fund
UNRISD	United Nations Research Institute for Social Development
WTO	World Trade Organisation

## Definition of Terms

**Annuity** - Investment, with insurance companies, that yield a fixed yearly payment for life

**Care** - Financial support of dependants

**Defined Benefit** - Pension plan with a guarantee by the insurer or pension agency that a benefit based on a prescribed formula will be paid. Can be fully funded or unfunded and notional

**Defined Contributory** - Pension plan in which the periodic contribution is prescribed and the benefit depends on the contribution plus the investment return. Can be fully funded or notional and nonfinancial

**Essential/Basic services** - Critical services to improve the lives of people such as healthcare, education, transportation, electricity and energy, water and sanitation

**Gender**- A social construct and the result of social relations which shape the roles of women and men differently

**Gratuity/ lump sum**- Large amount of money paid to the worker at the point of retirement before the commencement of monthly pension payment

**Life course**- Age-differentiated, socially recognised sequences of transitions and trajectories of an individual (Elder 1985)

**Life expectancy**- The number of years a person is likely to live at a specific time of their life course as determined by statistics

**Normative expectations**- What is culturally required of individuals that govern their behaviour

**Old age poverty rate**- Percentage of people aged 60+ with an income of less than half the country's median income

**Pay-as-you-go** - Method of financing whereby current outlays on pension benefits are paid out of current revenues from an earmarked tax, often a payroll tax

**Pension**- Regular periodical income paid to individuals when they have reached a certain age and are no longer earning a steady income from employment (ILO, 2010)

**Pension coverage rate**- The number of workers actively contributing to a publicly mandated contributory or retirement scheme, divided by the estimated labour force or by the working-age population.

**Population ageing**- A phenomenon that occurs when the median age of a country or region rises due to rising life expectancy and/or declining birth rates

**Replacement rate**- The annual amount of an individual's retirement income, divided by yearly earnings just prior to retiring.

**Retirement**- The time when an individual stops a particular job having satisfied the requirements associated with retiring from that job

**Social policy** – A broad category which encompasses all policies directed at improving human welfare (Green, 2012).

**Social protection**- Government programmes 'concerned with preventing, managing, and overcoming situations that adversely affect people's wellbeing' (UNRISD, 2010)

**Supplements**- Additional means of augmenting pension income

**Vesting period**- The minimum amount of time required to qualify for full and irrevocable ownership of pension benefits

## Chapter 1 - Introduction

*Pension systems are fundamentally methods of addressing and managing the risks of aging. This is approached by creating the capacity for individuals and society as a whole to maintain consumption for older populations **when they are either unable or unwilling to remain economically productive** (Holzmann & Hinz, 2005:42-**emphasis mine**).*

### Background of Study

It is well documented in literature that the world is ageing very fast. The number of people aged 60 and over worldwide has been increasing at an unprecedented rate. In 1980, there were 378 million people aged 60 or above; in 2010, this figure doubled to 759 million (United Nations, 2010b) and by 2050, it is projected to rise to 2 billion and triple by 2100 (United Nations, 2010a; 2013). The older population is growing faster than the total population in almost all the regions of the world (United Nations, 2009). In particular, the older population in developing countries has a higher speed of growth than in developed countries. Presently, 66 percent of people aged 60 or over live in the less developed regions of the world and this is projected to increase to 79 percent in 2050 and 85 percent in 2100 (UNFPA, 2013). Compared with other regions of the world, the population of Africa is growing older faster, at a rate of 2.27 percent (United Nations, 2011). The percentage of those aged 60 years and over is projected to increase from 6 percent in 2012 to 10 percent in 2025 (UNFPA, 2013). Similarly, in West Africa, it is projected to increase from 5 percent in 2012 to 7.7 percent in 2025 and in Nigeria, from 5.3 percent in 2012 to 7.4 percent in 2025 (UNFPA and HAI, 2012).

The ageing population boom, especially with the substantial rise in life expectancy in developing countries (World Bank Report, 2011)<sup>1</sup>, presents a daunting challenge of how to cater for the retirement needs of the increasing older population. As expressed in World Bank's words quoted above, pensions are the primary means of addressing and managing the risks of ageing.

Yet most pensions are designed for workers with full, uninterrupted careers, which do not fit most women's broken career, part-time work or lower wage experiences, even though women

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<sup>1</sup> The World Bank (2011) reports indicate that life expectancy has now risen to 73 years in Latin America and the Caribbean, 72 years in East Asia, 71 years in the Middle East and North Africa, 64 years in South Asia, and 52 years in sub-Saharan Africa.

comprise the majority of older people. In 2013, it was reported that globally, for every 100 women aged 60, there were 85 men and for every 100 women aged 80 or over worldwide, there were only 61 men (UN, 2013). This implies that the chances of finding women 80 years and above in any part of the world are higher than the chances of getting men in the same age category. Furthermore, in terms of pension coverage, the well-known inequality between the privileged formal sector and the unprivileged informal sector workers in developing countries has led to the assumption that people in the formal sector do not have to worry about pension. In reality, some of the women in the formal sector are not as privileged as assumed due to the level of disparities in income not just between women and men but among women for several reasons such as educational attainment, earlier advantages and disadvantages, linked lives and socio-economic context.

### ***What is the goal of Pension?***

The goal of pensions, according to the World Bank, is to provide “adequate, affordable, sustainable, and robust benefits” (Holzmann and Hinz, 2005:55). By “adequate” the World Bank contends that pensions should be able to replace sufficient lifetime earnings of retirement income in order to prevent old age poverty. An adequate pension should also provide ‘a reliable means to smooth lifetime consumption for the vast majority of the population regardless of their level or form of economic activity’ (ibid: 17). However, the amount of earnings to be replaced in order to ‘prevent old age poverty’ is contested (an issue I return to in the next chapter). A pension system is affordable if it is within the financing capacity of beneficiaries without unduly displacing other social or economic imperatives or tenable fiscal consequences. Therefore a system that offers replacement rates above 60 percent could not be considered affordable by the bank, since they would require contribution rates higher than 20 percent, which would be quite detrimental for middle and high income beneficiaries. For low-income countries, 10 percent is seen as the upper threshold. On sustainability, the World Bank argues that pension should be financially sound and can be maintained over a foreseeable timeframe. It believes that “the pension programme should be structured so that the financial situation does not require unannounced future cuts in benefits, or major and unforeseen transfers from the budget”. A robust pension system should also be able to “sustain income-replacement targets in a predictable manner over the long-term...in the face of unforeseen conditions and circumstances”. The World Bank concludes that “most



existing pension systems, including some of the recently reformed systems, are unable to deliver on these promises” (Holzmann and Hinz, 2005:55).

Like most pension reforms, the emphasis of Nigeria’s 2004 pension reform has been more on sustainability of pension than on adequacy of pension income. Pension literature has also focused more on the sustainability goal (See for example, World Bank, 1994; Holzmann and Hinz, 2005; Alho et al, 2006; Barr, 2006; Barr and Diamond, 2008) and much less on adequacy goal of pension income. Thus, taking the adequacy goal of pension as a point of departure, this study investigates the extent to which pensions ensure adequate income for retired women civil servants<sup>2</sup> under the two contrasting pension schemes operational in Nigeria: the defined benefit (DB) (publicly managed payroll-tax financed pay-as-you-go) scheme operating in most state civil service and the defined contributory (DC) (privately managed fully funded) scheme operating in federal civil service.

The importance of engaging in research on the adequacy of pension income cannot be overstated given Africa’s rapidly ageing population. The adequacy of pension income in Nigeria is of interest for several reasons. Firstly, the incidence of old age poverty is high throughout developing countries, and Nigeria is no exception. According to HelpAge International’s Global Age Watch Index 2013, Nigeria’s old age poverty rate<sup>3</sup> is 15.7 percent. This is worsened by the absence of functioning policy on ageing and social protection for informal workers, which means that there are no cushions for the majority of older people when they are no longer able to support themselves (Barrientos, 1998, 2002; HAI, 1999; van Ginneken, 1999; Lloyd- Sherlock, 2002). As Ogwumike and Aboderin (2005:13) posit, there is ‘...a substantial and possibly greater poverty risk among [older people] and thus the need for mainstream policy to focus on ensuring a measure of economic security for present and future older cohorts as a part of overall efforts to attain the Millennium Development Goals’. Attaining the goals of the Madrid International Plan of Action on Ageing (MIPAA)<sup>4</sup> (UN, 2002) and the African Union’s Social Policy Framework<sup>5</sup> (SPF) is equally necessary. MIPAA commits governments to integrate the rights and needs of older persons into all economic and social development policies. SPF recognises the need for the continent to intensify efforts to

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2 The term ‘civil service’ refers to the service within government (federal/state) ministries, departments and agencies (MDAs).

3 Percentage of people aged 60+ with an income of less than half the country’s median income.

4 The first international agreement that specifically recognises the potential of older people to contribute to the development of their societies adopted at the UN Second World Assembly on Ageing in 2002

5 The framework calls for the development of strategies to ensure the economic security of older citizens, now and in the future (AU, 2008). Such strategies as pension systems which are supposed to provide incomes that are adequate to enable retirees to enjoy decent living standards.

put in place effective mechanisms to cater for the needs of its increasing older population (AU, 2008). This is due to the fact that older people are generally recognised to be amongst the poorest of the poor and are underserved by public provision of health, education, water and sanitation. In addition to the usual physical, mental and psychological changes associated with ageing, older people in Africa are further disadvantaged by their lack of social security for everyday socio-economic needs (AU, 2008). For instance, the changes associated with urbanisation and development in the continent have, among others, weakened the traditional kinship mode of residential settlement. This is affecting older people in a number of ways, including the physical separation of members of the family who, in traditional African societies, provided primary care and support to older persons. Consequently, some older persons in Africa, the majority of whom live in rural areas, only receive erratic family care and support. In addition, at a time when they themselves should be taken care of, older persons often take up the responsibility of caring for children, when for example; young adults succumb to AIDS or migrate (Kakwani and Subbarao 2005; AU, 2008; Beedie, 2010; Adeniyi-Ogunyankin, 2012).

Secondly, though piecemeal social security programmes have been in place since 1942 (Ephraim, 2009), there is neither a unified social security policy nor has specific consideration been given to the needs of older people<sup>6</sup>. This is because it is culturally the norm in Nigeria to believe that the provision of care for older people is the responsibility of extended families and this provision of care has always been considered adequate by policymakers. However, it is evident that the traditional safety net of the extended family has eroded, leaving older people vulnerable and in need (Apt, 1997, 2002; Schwarz, 2003; Kakwani and Subbarao 2005; Ogwumike and Aboderin, 2005), and in some cases shouldering the responsibility of the family as principal breadwinners and caregivers (Kakwani and Subbarao 2005, Beedie, 2010; Adeniyi-Ogunyankin, 2012). Moreover, as Schwarz (2003) points out, the extended family is not, and was never, an adequate safety net for older people, especially when their own children are too poor to support their parents, particularly in retirement.

Thirdly, retirement in Nigeria, poses serious financial challenges due to several reasons: 1) Retirees are still breadwinners and therefore pension incomes are spent on children and wards. The retirement age in Nigeria does not help matters. Unlike most pension systems

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<sup>6</sup> National policy on ageing has been pending since 2002

where people retire at a specified age, retirement in Nigeria is 60 years or 35 years of service whichever comes first. This implies that early entrants to the service (mostly women) are forced to retire as early as 52 years when they still have children in education and so have to pay school fees. 2) Payments of pension entitlements (gratuity and lump sum) are irregular and sometimes months and even years pass by before payments are made. 3) The near absence of social provisioning means that the pension income is distributed to meet all family needs<sup>7</sup>.

Moreover, as life expectancy increases, the size of the retired population and the length of time spent in retirement also increase (De la Croix et al., 2009). Nigeria's retirees are expected to live for at least another 16 years after they retire at 60 years (HAI, 2013). As such, an adequate pension is more necessary now than ever before. Furthermore, due to the deep-rooted gender inequalities in ownership of assets, land rights, education, employment history, and control over family income and assets, ageing tends to have more negative implications for women's economic status than men. In many cases, both demographic<sup>8</sup> and social factors<sup>9</sup> lead to precarious living conditions for older women (Ginn and Arber, 1998; Estes, 2004). Hence, the need for pensions to provide women with an adequate income at retirement cannot be overemphasized. Thus, this study investigates the factors that determine the extent to which pensions guarantee adequate income in retirement for women civil servants<sup>10</sup> in Nigeria. It is established that women's entitlement to long term social security is in many respects different from that of men's, due to assumptions about gender roles, labour market conditions and outcomes (Arun and Arun, 2001).

### ***What is Pension Adequacy?***

The World Bank's report, entitled *Averting the Old-Age Crisis* (World Bank, 1994), brought to the fore the problem of sustainability of existing pension schemes. Thus, it proposed the introduction of significant funded components to existing public pension schemes. The report not only became a successful blueprint for large scale pension reforms but was also crucial in

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<sup>7</sup> Family need is socially constructed according to class, gender, age (of dependants). Therefore what family considers need varies accordingly.

<sup>8</sup> women's longer life expectancy

<sup>9</sup> The age difference at marriage, higher remarriage rate for men, privatisation of social security, women's dependency on the state

<sup>10</sup> It is important to note that the Southern Nigeria Civil Service Union was established in 1912 and later renamed the Nigerian Civil Servants' Union (Falola and Heaton, 2008).

bringing the demographic ageing problem to the attention of the public and the policy-makers (Draxler and Mortensen, 2009). The increasing ageing population necessitates the need for adequate retirement income. Therefore, as Draxler and Mortensen (2009) argue, a discussion of adequacy cannot be avoided in analysing pension systems with a view to suggesting policy recommendations that are comprehensive.

Thus, it is important to establish what is meant by ‘pension adequacy’ as the term is controversial owing to the difficulty of basing it on one universally accepted measurement. The adequacy of the pension, Lusardi et al (2008:8) asserts, usually refers to the adequacy of pension income which embeds the prevention of social exclusion, the maintenance of living standards at retirement and the promotion of solidarity (cited in Dekkers et al, 2009). Adequacy refers to the extent to which pensions income allow individuals to fulfil their basic need (Redwood et al, 2013) or sustain a specified, usually minimal or modest, standard of living (Walker, 2005). An adequate pension income should be able to prevent social exclusion (European Commission, 2006), and old-age poverty (Holzmann and Hinz, 2005); enable people to maintain living standards (European Commission, 2006) by providing a reliable means to smooth lifetime consumption (Holzmann and Hinz, 2005), and promote solidarity within and between generations (European Commission, 2006). Article 25 of the United Nations Convention on Human Rights highlights the right of individuals to a standard of living adequate for their health and wellbeing and of their family, including food, clothing, housing and medical care and necessary social services (UN, 1948).

Furthermore, adequacy, in the context of this study, is looked at from the social and politics of pension rather than economic or the policy technicalities angle. In other words, pension adequacy is examined from a development studies angle, as a social issue rather than an economic issue. The ‘social’ has become an issue after too much focus on the ‘economic’ as neoliberal policies have generated inequality and poverty (Olukoshi, 2007), exacerbated the difficulties of the poor, particularly the older [women] poor (Vera-Sanso et al, 2010: 1), and has shifted the burden of care onto the family and particularly, onto older women (The Ageing and Development Report, HAI, 1999). These policies perpetuated capitalist greed and required the state to abandon its most critical responsibility of social policy to ‘market forces’ (Haddis, 2010). The impact of these policies on social provisioning was highlighted by non-governmental organisations (NGOs) and civil society groups. This ‘third sector’ focused attention on the increases in indices of poverty, the cost of ignoring social provisioning, the

rights of citizens to a variety of services, and the human destruction caused by the cold hand of the market (Grindle, 2010), in light of the ageing population and increasing longevity, hence this study's focus on the social<sup>11</sup>. Since the onset of the neoliberal policies crisis, however, there has been observation of pension reforms with an emphasis on poverty reduction and social inclusion in such different contexts as Bolivia, Argentina and Chile (Hujo, 2014). Hujo and Cook (2012) note that social pensions have been discussed in relation to multi-pillar pension systems and their reforms and in relation to poverty reduction strategies (for example, as categorical cash benefits for the elderly poor), in particular in countries with limited formal social insurance (HelpAge International 2004). In the case of Nigeria, there has been several defunct poverty reduction programmes such as Care of the People (COPE).

## **The Study Context**

Nigeria is the focus of this study for various reasons. Firstly, Nigeria is the most populous country in Africa and the seventh most populous in the world with an estimated population of 173.6 million people (UNDP, 2014). The life expectancy at birth<sup>12</sup> in Nigeria is estimated at an average of 52.5 years, 52.2 years for men and 52.8 years for women (UNDP, 2014). On the other hand, life expectancy at age 60 in Nigeria is 16 years (HAI, 2013). Those aged 60 years and over constitute 5.3 percent of the population in 2012 (UNFPA and HAI, 2012), while the percentage of those aged 65 + in 2013 is 4.8 percent (UNDP, 2014). Though a relatively small percentage, the daunting challenge of providing for the retirement of the increasing ageing population should be a huge concern of policy makers. Economically, Nigeria is classified as a lower middle income country (World Bank, 2012), a low human development country and is ranked 152 out of 187 countries in the Human Development Index (UNDP, 2014).

Secondly, like most developing countries, Nigeria has a very high percentage of workers in the informal sector. It is estimated that 70 percent of Nigeria's workforce of 51.6 million

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11 Notably, among the steps taken to bring the social back more centrally into the quest for a balanced process of development and tackling the scourge of want and misery were Poverty Reduction Strategy Papers (PRSPs) and the Millennium Development Goals (MDGs) with the lofty ambitions set out for halving poverty by 2015 (see Olukoshi, 2007 for detailed discussion of various initiatives and their pitfalls – the 2006 Bamako Appeal )

12 The number of years a person is likely to live at a specific time of their life course

work in the informal sector (Fajana, 2011) which lacks any form of social protection. There is a widespread perception that generally women are overrepresented in the informal sector in many countries including Nigeria (ILO, 2002) as traders, tailors, hairdressers, domestic helps, farmers etc. According to Meagher and Yunusa (1996), women made up 45 percent of enterprise heads in the urban informal economy in Nigeria, but 96 percent of female entrepreneurs were in low income enterprise compared to 76 percent of male heads. In Nigeria, women are significantly underrepresented in the formal sector. In 2010, it was reported that women accounted for no more than one third of Federal Civil Service employees (NBS, 2013). Moreover, the unemployment rate in 2010 was 24.4 percent for female and 23.5 percent for male (National Bureau of Statistics, 2011).

Besides, there is presumed gender neutrality in pension policy because there are no differences in mandatory retirement age and no apparent pay disparity between women and men in the same positions. Subsequently, there is an implicit assumption that women in the formal sector experience a gender neutral zone. However, the 'lack of relevant data' for the Gender Inequality Index (UNDP, 2013) questions the gender neutrality of Nigerian policies. Nigeria is ranked 110th in the 2012 Global Gender Gap Index (out of 135 countries), with a score of 0.6315 (World Economic Forum, 2012). What is more, over 64 percent of senior positions in the civil service are occupied by men compared to below 30 percent recorded for women from 2008 to 2010 (NBS, 2013). Therefore this study specifically targets women in the formal public sector.

The inequality in resource distribution and level of poverty in the country is another reason. The majority of the population live in absolute poverty, in the face of Nigeria's relative oil wealth as the world's eighth largest oil producer<sup>13</sup>(Falola and Heaton, 2008), and the largest and potentially richest country in Africa (Snapps, 2012; CIA, 2013). According to the World Bank (2012), 68 percent of the population live below the \$1.25 per day international poverty standard. The National Bureau of Statistics (2012) reports that 112.47 million<sup>14</sup> out of 150 million Nigerians were recorded as living below poverty line in 2010. This is exacerbated by the apparent lack of access to reliable basic services and infrastructure by the poor majority. For example, The World Fact Book notes that, in 2004, the hospital bed density in Nigeria was 0.53 beds/1,000 population (CIA, 2013). Much of Nigeria's oil earnings have been squandered through corruption and mismanagement (The ONE campaign, 2013; CIA, 2013),

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<sup>13</sup> It has been asserted that Nigeria has made over \$1.6 trillion in oil revenue over the last 50 years (Walker, 2009).

<sup>14</sup> To contextualise the extent of poverty in Nigeria, this figure is almost the equivalent of the total population of 8 West African countries – Benin(10.3), Cote d'Ivoire(20.3), Ghana(25.9), Guinea(11.7), Mali(15.3),Niger(17.8), Sierra Leone(6.1) and Togo(6.8)(UNDP,2014).

and institutionalising democracy (CIA, 2013). Nigeria has, therefore, ‘been hobbled not only by corruption but also inadequate infrastructure and poor macroeconomic management’ (CIA, 2013). Consequently, there are very few opportunities and resources for the populace, especially for poorly educated pensioners who are forced into the informal labour pool upon retirement. Besides, this inequality in resource distribution has resulted in militancy in the Niger Delta region<sup>15</sup>—‘the home of oil’ (Snapps, 2011). Chapter 3 provides further profile of the country to enable a better understanding of some of the historical, cultural, political and economic influences that will have a bearing on the findings of this study.

### **Statement of Problem**

Following the shift from collective to individual funding and from publicly to privately administrated pension scheme reforms (I return to pension and its reform in chapter 2), pension debates centred on the structure, funding and management of pension schemes and pension reforms. Despite the growing number of older women, concerns about gender equality are noticeably absent from this mainstream pension/pension reform debates (Ginn et al, 2001; Ginn, 2003). Over the last decade, there has been a growing body of literature on the impact of gender differences on pension in the global North (see for example, Ginn et al, 2001b; Ginn, 2001, 2003; Ginn and Arber, 1996, 1999, 2000, 2001; Foster, 2005, 2008, 2010) and Latin American countries, (see for example, De Mesa, and Montecinos, 1999; Bertranou 2001, 2005; Mesa-Lago, 2006, Arza, 2012). However, there is still relatively little research on gender and pension in sub Saharan Africa (SSA) countries especially in Nigeria where the gender equality in pension policy is taken as given by policymakers. Moreover, gender and pension literature highlights the inherent gender bias in pension policy which reflects the gendered nature of the life course and the impact on pension acquisition and entitlement; but not the impact on pension adequacy. Studies that have evaluated pension adequacy, however, use adequacy indicators that neglect real life labour market conditions, and not applicable to developing countries with limited access to social provisioning. Also, social reproduction and care literature ignore older women as care/support givers, and additionally overlook how retirees’ social reproduction role and the cost of caring impact the extent pensions ensure adequate income in retirement. To fill these gaps, this study applies

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<sup>15</sup> It is worth noting that at the time of writing up this thesis, Nigeria is under the grip of the Boko Haram insurgency in the North which analysts have also attributed to a response to inequality in the distribution of resources.

the framework of the process of gaining access to pension and factors affecting pension amount, and adapts the concept of the “care diamond” to examine pension adequacy in Nigeria and how it is impacted by gendered life course and the normative expectations of meeting family needs /caring obligations.

Likewise in Nigeria, gender has been relatively neglected in social policy research. Although, in recent years, gender studies have gained increasing recognition and attention, the focus has been on: conceptualisation of women and gender (see e.g. Amadiume,1987; Pereira, 2002; Arnfred, 2004; Oyewumi,1997, 2004); history, biography and autobiography of women -for history (see e.g. Oshunsheye, 1960; Mba,1982a; ),-for biography of successful prominent leaders (see e.g. Effah-Attoe and Jaja ,1993(for Margaret Ekpo); Adamu 1995(for Hafsat Ahmadu Bello); Rosiji 1996(for Lady Kofoworola Ademola); Johnson-Odim and Mba 1997(for Funmilayo Ransome Kuti);), and- for autobiography(see e.g. Adedeji, 1995; Ighodaro, 1994); on gendered nature of political participation (see e.g. Mba,1982b; Anifowose, 2004; Ako-Nai, 2005; Adereti, 2005; Omotola, 2007); and on education of girls and women (see e.g. Uchendu, P.K. 1995; Dauda, 2004; Oyekanmi, 2004; Ako-Nai, 2005; Adereti, 2005).

However, to date, gender equality in the Nigerian pension system has barely been addressed. No study has yet explored the factors that impact the extent to which pensions provide adequate income in retirement for women. Nor has any study taken a gendered life course and gendered political economy approach to investigate the two existing pension schemes in Nigeria. The focus of most pension literature and studies in Nigeria is on inter alia, coverage (Casey, 2011; Casey and Dostal, 2008; Dostal, 2010; Ubhenin, 2012), administration and management (Orifowomo, 2006; Oshiomole, 2009; Binuomoyo, 2010; Kpressa, 2011; Nyong and Duze, 2011; Ubhenin, 2012) (See chapter 3 for review of relevant studies on pension).

In addition, the extent to which Nigerian women themselves are aware of the factors that impact the adequacy of their pension income is not clear. Accordingly, addressing the extent the Nigerian pension is able to deliver an adequate income for retired women civil servants brings to the fore the key research question: **What are the factors that determine the extent to which pensions ensure adequate income for retired women civil servants in Nigeria?**



## **Research Questions**

The following sub questions are also of interest to the study:

- To what extent is the access to pension gendered in Nigeria?
- How much income are retired women civil servants entitled to in retirement?
- What do retired women civil servants spend their pension income on?
- How does the near absence of state provision of basic services impact the adequacy of retired women civil servants pension income?
- Do retired women civil servants resort to additional means to supplement pension income?
- How do different life course patterns impact on women civil servants' retirement outcomes?

## **Research Aim and Objectives**

The overarching aim of the study is to investigate the factors that could potentially determine the extent to which pensions ensure adequate income in retirement for women civil servants. In order to fulfil this aim, the study is designed around five specific objectives that generate new empirical and theoretical knowledge on indicators of pension adequacy in Nigeria. The first specific objective is to determine the pension entitlements of women retirees in Nigeria. The second concerns the retirement expenditures of women retirees. The impact of the near absence of state provision of reliable basic services on the adequacy of retirees' pension income is of great interest. Third specific objective is to determine other sources of supplementary income for women retirees. The fourth evaluates the impact of the life course on retirement outcomes- the size of entitlements, retirement age, expenditure and choice and use of pension supplements. Pensions tend to assume full-time, formal, life-long employment as the norm and so serve to translate women's labour market disadvantages into low income in later life. Therefore, the final specific objective investigates the extent the Nigerian pension system is gendered.

## **Rationale of the study**

This research is motivated by the perceived need for the government of Nigeria to not only pay more attention to the design and implementation of the pension schemes from a gender perspective, but to also provide retirees with adequate income in retirement. Furthermore,

as a primary school teacher for more than 25 years, having no experience of working with older people, I ‘stumbled’ onto their needs and marginalisation as they age in poverty while working on my Master’s dissertation. The Master’s study examined the capacity of the Nigerian Conditional Cash Transfer scheme (COPE) to reduce the poverty of aged headed household beneficiaries. Most of my participants were women who worked in the informal sector and had no access to a pension. I could not help wondering if having a pension would have ensured adequate and effective income security for them. This research, thus, builds on the Master’s dissertation by investigating the extent to which pensions ensure adequate income in retirement for the women who are privileged to work in the formal sector. Given that some of these women retired at 52 with a programmed withdrawal for a maximum period of 18 years which means by 70, they would no longer be entitled to any pensions. Moreover, women’s longevity and the rapidly increasing older population heightens the importance of understanding factors that impact the extent pension ensures adequate income in retirement for this and future cohorts.

Therefore, the study adopts a gendered life course approach as it is difficult to separate pension and retirement outcomes from the life course experiences that impact them. A life course approach enables the study to analyse how differences in life experience of retirees and in the temporal order of historical events in Nigerian history impacted on their pension acquisition and entitlement, pension adequacy and retirement outcomes. This gendered perspective focuses on the design of the pension system, and on women’s perceptions of their experiences and how these experiences differ from men’s, and on textual sources such as policy documents and data. Since prior labour market status has a determining influence on retirement income and for understanding the relationship between class and old age (Walker and Foster, 2006:45), a political economy lens is essential for this study. Therefore, as care is embedded within political economy (Daly and Lewis, 2000), the study also adopts a gendered political economy approach which allows for the de-bunking of the unitary household myth (Gardiner, 1997; Walby, 1998; Randriamaro, 2013); and enables the adaptation of Razavi’s (2007) care diamond with a focus on older women’s (retirees’) provision of financial support (care) for dependants. In this way, the study develops a nuanced understanding of the factors determining the extent to which pensions guarantee adequate income for women retirees.

Hence, the study hypothesises that: a) retirees’ life course patterns, their caring obligations, and limited access to reliable basic services (such as quality education and healthcare) impact the extent pension ensures adequate income in retirement for retirees and therefore; b)

retirees rely on additional means<sup>16</sup> to augment their pension income in order to continue meeting individual and family/household needs.

## **Overview of Thesis**

After this introductory chapter, the rest of the thesis is structured as follows: Chapter 2 situates the study in the context of previous research and scholarly material pertaining to gender and pensions, pension adequacy, ageing and life course, and social reproduction and care. The chapter reviews these bodies of literature and identifies knowledge gaps. It seeks, from a gendered life course and gendered political economy lens, to develop a framework that captures the factors influencing pension adequacy that will be applied to the Nigerian context. It argues that three central factors are critical to determining the adequacy of pension income for women in a development context. These are: 1) the recognition of the importance of gendered life course in pension adequacy not only in pension acquisition and entitlements; 2) the limitation of current pension adequacy indicators in its applicability to developing countries where there is limited access to basic services; 3) the importance of gendered political economy (GPE) in understanding the implications of the distribution of the burden and costs of providing care and the allocation of resources in the household for pension adequacy.

Chapter 3 sets the scene of the study by providing a clearer picture of the study context and the trajectories of the study targets in the course of their civil service careers up to retirement. It first focuses on Nigerian history, demographic and socio-economic contexts because a historical contextualisation is necessary to fully understand the interactive factors that impact adequate retirement income for women civil servants. The chapter next explores the development of pensions in Nigeria before discussing the differences between the two pension schemes operating in the country and inherent gender bias. Finally, it takes a critical look at previous empirical studies of Nigerian pensions.

Chapter 4 outlines the methodological framework of the research and the methods used to gather data. It begins by considering the three philosophical epistemologies which underpin

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<sup>16</sup> The additional means are referred to in this study as pension supplements.

the feminist research methodological stance of the study, before looking in more detail at the choice of a postmodern feminist methodological framework. It then moves on to explain the process of data collection and analysis used in this study. Finally, there is a discussion of relevant ethical issues and a reflection on research experience, assessing the impact on the data gathering and analysis, as well as the limitations of the study.

The analysis of data and discussions of the findings of the study are presented in chapters 5, 6 and 7. Chapter 5 uses the framework of the process of gaining access to pension and factors affecting the amount to assess the gendered nature of Nigeria pension. This is with a view to highlighting the disparities in pension acquisitions and entitlements not only between women and men, but amongst women also, as well as how these are impacted by the life course. A major argument of the chapter is that the acknowledged difference between the privileged formal sector and the unprivileged informal sector workers masks the existing income disparities in the formal sector not just between men and women, but amongst women too. This is attributable to these women's educational attainment, social context, linked lives and earlier advantages and disadvantages. This chapter also notes that though Nigeria pension is 'gender neutral' in its policy, it is gendered in practice due to the dynamics of its implementation and diktats of the male superiority culture.

Chapter 6 applies the concept of the 'care diamond' (Razavi, 2007) as a lens through which to examine retirees' expenditures and accessibility to reliable basic services. This is with a view to determining how retirees' expenditures on dependants and limited access to reliable basic services impact the adequacy of their pension. In doing so, the chapter looks at the place of older women retirees as care givers in the context of Nigeria where women with low education retire at 52 years. It is argued that retired women have a significant place in the 'care diamond' of Nigeria given the minimal role of the state in the provision of basic services. Therefore, retirees' caring obligations, their life course and limited access to reliable basic services impact the extent to which pension ensures adequate income. This necessitates retirees augmenting their pension income.

Thus, Chapter 7 investigates retirees' choice and use of pension supplements in order to ascertain the role of pension supplements in guaranteeing adequate retirement income in Nigeria. The chapter demonstrates that supplements play a key role to the extent pension ensures adequate income in retirement in Nigeria. Therefore, a mass migration of formal sector retirees into the informal sector is evidenced. It is argued that informal sector plays a

major role in guaranteeing adequate income for women civil servant retirees and ensuring that they meet their retirement expenditures. The chapter argues that the gendered life course of retirees impact their choice and use of pension supplements in addition to their pension acquisition, entitlements and adequacy.

The final Chapter gives a summary of the salient findings, key arguments and contributions of the study. It also includes social policy implications and recommendations and areas for further research. The chapter highlights five main conclusions of the study that: First, in terms of pension coverage in developing countries, the acknowledged difference between the formal sector and the informal sector workers has led to the misleading assumption that people in the formal sector do not have to worry about pension. Second, there are interactive factors that potentially impact pension adequacy for women retirees in Nigeria. Third, people are very differently positioned as a consequence of their life course which translates into income and pension. To therefore understand older people's actions, there is a need to look at linked lives because older people are part of families and networks. As such the flow of resources within family is not predictable in one way because it is situated in the context of linked lives/ interdependencies. Fourth, pension is and will always be inadequate for women in the context of normative expectations of extended family structure masked as altruism; un/under employment of dependants and limited access to social provisioning. Fifth, pensions in the formal sector do not necessarily insulate people (women) in developing countries from the need to go into the informal economy.

## **Chapter 2- Literature Review - Devising a Theoretical Framework**

### **Introduction**

As it is difficult to divorce retirement outcomes from the life course experiences that precede them, understanding women's retirement experiences necessitates an approach that incorporates gendered life course and gendered political economy to better understand factors that impact the adequacy of retired women civil servants' pensions. Gendered life course constitutes both a theoretical and analytical framework of the study because it is a framework for understanding differences, disadvantages and disparities (Arber and Evandrou, 1993; Moen, 1994, 2010; Foster, 2005; Fine et al, 2009; Locke and Lloyd-Sherlock, 2011). A gendered political economy approach is employed because it debunks the unitary household myth and links the household to the wider economy and society (Gardiner, 1997; Walby, 1998, 1999; Randriamaro, 2013), as well as enables this study to be framed around Razavi's(2007) "Care diamond".

The theoretical background for this study is the work of scholars who have contributed to ageing and life course (for example Ginn and Arber, Vera-Sanso, Estes, Elder, Walker); highlighted the gender bias in pensions (for example Ginn and Arber, Cox Edwards, Foster, Arza,) and challenged the unitary household myth (for example Bakker and Gill, Elson, Folbre, Waylen, Pearson, Jackson) among others. In contrast to gender and pension work that is primarily concerned with conditions governing entitlement to pensions and factors influencing the amount, the framework developed in this chapter captures various factors influencing the adequacy of the amount for retired women civil servants in Nigeria. Such factors include life course, social reproduction and care, gender relations and household resource distribution.

This chapter begins with a discussion of the relationship between gender, ageing, class and life course. Next the chapter reviews gender and pension literature as well as how pension adequacy is currently measured. It notes that an examination of the relationship between gender and pensions has centred upon the conditions governing entitlement to pensions and factors influencing the amount (Ginn et al, 2001), but not factors influencing the adequacy of the amount. Moreover, that current pension adequacy indicators neglect the real life labour market conditions that raise adequacy concerns for women, especially those on low incomes.

Finally, the chapter reviews social reproduction and care; and gender relations and intra household resource distribution literature in the context of pension adequacy. It argues that older women are given less attention in social reproduction and care literature because they are perceived only as care receivers and not as care givers. It also argues that this care giving role impacts the extent to which pensions ensure adequate income in retirement and that the distribution of pension income is a determining factor in the adequacy of Nigerian retired women civil servants' pensions.

### **Understanding the Gender, Ageing, Life Course and Class Relationship**

Gender, and its relationship with age, life course and class, is important in identifying and understanding the different factors that potentially impact the adequacy of retirees' pensions. Since men and women can experience old age differently, it is important to focus on old age and its social and economic implications from a gendered perspective. Furthermore, adopting a life course approach would enable the exploration of experiences of older people, especially women, in the socio-economic contexts in which they unfold. So, in order to fully understand gender differences in pensions, one must investigate not only the inequality between men and women in pension acquisition, entitlement and adequacy but also the ways in which social, economic and life course differences among women create inequality between them.

#### ***Gender and Ageing – Making a Connection***

Gender is a social construct and the result of social relations which shape the roles of women and men differently (Scott, 1986; Miller and Razavi 1998; Steady, 2002; Ridgeway and Correll, 2004; Bennett, 2009) and is institutionalised in families, schools, politics, culture and ideology, the labour market and the workplace (Scott, 1986; Laslett and Brenner, 1989). Therefore, the ways in which a gendered division of labour has been constructed and maintained are vital to this study, as gender plays a role in the understanding of the extent to which pensions ensure adequate income for retirees. Particularly, in the context of limited social provisioning as is the case in Nigeria.

Gender and other dimensions of differences cut across ageing. Although gender and ageing are recognised as prime markers of inequalities, relations between them are often alluded to, but never fully integrated into mainstream academic discourse. The limited available research examining gender and age together indicates that, in the context of poverty and limited social provision, gender and age intersect in complex ways that ‘can pit one generation against the next, both within and across genders’, resulting in greater deprivation and social constraints in later life for older people (Vera-Sanso and Sweetman, 2009:366; Fonchingong, 2013).

Ginn and Arber (1996) assert that gender and age are inextricably linked; each is implicated in the construction of the other. Gender and gender roles are not static, but can and do change over time due to social and cultural influences, in much the same way as age-based norms are shaped by such influences and shifting patterns of relations between men and women. It may be argued therefore, that gender and ageing alone or the primacy of one over the other will provide little insight into the experiences of older people. Therefore, studying old age and the social and economic disadvantages associated with it inevitably requires a gender perspective for three reasons. Firstly, women tend to live longer than men, with the result that there are more older women worldwide than older men (UNFPA and HAI, 2012), so the problems of later life affect more women than men. Secondly, older women are more likely to have had a lifetime of disadvantages than older men. Older women have more chance of being widowed and losing access to property. For instance, in many parts of Africa, women cannot inherit land. Lack of education, access to services, inheritance rights and pensions and a life-time of low, insecure incomes in earlier life often leave older women with poor health and few resources in old age (HAI,2002; Vera-Sanso and Sweetman,2009).

Presently, in many countries, older women have lower levels of education than older men because as girls they were denied the opportunity to go to school or dropped out before completing their education. In developing countries, an average of 58 percent of women aged 65 or over is illiterate, compared with 34 percent of men in the same age group (UNDESA, 2010). The lower or lack of education of older women clearly contributes to gender inequalities in employment histories, particularly employment in the government and formal sectors that affects access to work-related pensions. A common finding in developing countries is that older men are more likely than older women to receive income from work-related pensions. This is the case, for example, in a cross-national study of seven Asian countries by Ofstedal, Reidy, and Knodel (Ofstedal et al, 2003). Women are, as such,



assumed to be economically disadvantaged compared to older men. This disadvantage is assumed to be the outcome of numerous forces operating over the life course (Knodel and Ofstedal, 2003).

Thirdly, from a policy perspective, it becomes clear that the greater longevity and numerical dominance of women given the accumulation of disadvantage as well as their role in caring regimes makes a gendered approach necessary. Older women are more likely than older men to be caregivers of children or sick relatives (UNFPA and HAI, 2012).

However, despite increasing attention to gendered dimensions of ageing, Arber et al (2003) note that, insufficient attention has been paid to issues involving men. This point is reiterated by Knodel and Ofstedal, (2003) who argue that a more balanced approach that recognises gender as a potential marker of vulnerability for various aspects of well-being is needed to address both male and female disadvantages. To them, much of the focus on the vulnerabilities of older women seems ‘remarkably one-sided and contradictory to the ideals of gender equity’ (Knodel and Ofstedal, 2003:694). Although the above argument is valid, the fact remains that pension adequacy is so heavily determined by a life course of gender differences in pension entitlements and retirement expenditures; there remains a very real need to focus on the particular situation of older women. Thus, the focus of this present study is on the retired women who are ‘privileged’ to have worked in the male dominated formal sector. This study does not suggest that the retirement experience of older men is not important nor does it deny that retired male civil servants live in the same socio-economic system with poor infrastructural facilities as their female counterparts. As Vera-Sanso and Sweetman (2009) caution in relation to age and gender, it should not be understood that old age is easy for men. However, the changing fertility and women’s greater longevity and the age gap between husband and wife afford men the safety net of female support in old age (Vera-Sanso, 2010). Therefore, policies and programmes should be gender aware because both older men and women are products of numerous forces operating over their life course, albeit differently.

## *The Life Course Approach*

The life course links starting position to life outcome and explains differences in life outcomes and in starting position. The life course perspective<sup>17</sup> is broadly concerned with the dynamic interaction between individual biography, structural context and historical time (Dannefer 2003; Elder 1985; O’Rand 1996). Elder and Johnson (2003), argue that ageing in late life must be understood in the context of early life course trajectories such as family and work, and that transitions such as widowhood or retirement are embedded in these larger trajectories. The life course perspective is a useful way to understand relationships between time and human behaviour. It looks at how chronological age, relationships, common life transitions, and social change shape people’s lives from birth to death. The life course can also be viewed in terms of how culture and social institutions shape the pattern of individual lives. As Elder (1994:5) offered; ‘... [in concept] the life course generally refers to the interweaving of age-graded trajectories that are subject to changing conditions and future options and to short term transitions’. In other words, as an individual ages, the changing social and historical circumstances can be seen to impact on their life choices and expectations, each one affecting the next part of their experience. Moreover, the life course has defined a common field of enquiry that stresses linkages between gender differences at earlier and later stages within which issues related to gender and aging are treated (Hatch 2000). It seemed that a life course approach would allow an exploration of situating experiences and differences of older people in the socio-economic contexts in which they unfold.

A number of fundamental principles that collectively define the primary analytic and conceptual themes of life course studies (Elder et al, 2003) underpin the life course perspective. Each key principle has important implications for the factors that potentially impact the adequacy of pensions. These principles highlight how changes, such as from employment to retirement, can differentially affect men and women in their older years. Specifically, they also highlight how retirees’ pensions and factors that impact the extent their pension ensures adequate income in retirement can best be understood through a gendered life course lens. They also enable the study to explore the interplay of life course trajectories, amount of earnings replaced, retirement expenditures, pension supplements and availability

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17 The life course approach is a modification and elaboration of the ‘life cycle’ model (Durkheim, 1893; Parsons, 1961 in Giele and Elder, 1998) which was criticised, inter alia, as inflexible and deterministic (Bryman et al, 1987; Hockey and James, 2003 in Foster, 2005) and for not locating people according to their historical time or life stage in the course of aging (Elder, 1999).

of reliable basic services in determining the adequacy of retirees' pensions. Three principles are of interest to the study and are discussed below.

The first principle highlights the interplay of human lives and historical time and place. It states that individual and family development must be understood in historical context (Elder, 1994; 1998; Elder et al, 2003) such as individual cultural background experience. The notion of the life course stresses that events occurring at one point in time may affect events and transitions at a later time in a way that an individual's decision, e.g. retirement from work, has longer time consequences for the life course. An individual's own developmental path is embedded in and transformed by conditions and events occurring during the historical period and geographical location in which the person lives. Cohorts tend to have different life trajectories because of the unique historical events each cohort encounters (Hutchison, 2008). As Kok (2007) argues, due to historical change, every birth cohort has a unique set of constraints and opportunities that shape the course of its life. These barriers and opportunities, however, are affected as well as differ by gender. In addition, historical and economic experiences can influence future life experiences and alter the trajectory of the timing and decisions made through the life course (Elder & Rockwell, 1979a; McAdam, 1989 cited in Elder and Giele, 2009). Indeed, all historical events are likely to have different meanings across geographical areas, individual life stages and social positioning. For instance, significant historical events and economic conditions in Nigeria, such as the civil war and structural adjustment programme (SAP), impacted women and men retirees' life course differently.

The second principle of timing of lives states that the developmental impact of a succession of life transitions, events, and behaviour is contingent on when they occur in a person's life (Elder, 1998). Age norms change with time, place and culture (Hutchison, 2008) and the timing of particular events is related to gendered cultural norms (Foster, 2005). The impact of any change in one's life is dependent on his or her position at the time of change (Elder, 1994; 1999; Elder et al, 2003). An individual's present decisions are influenced by choices, duration and time of events in the past and future decisions are affected by present and past decisions. As Elder finds in his 1974 study of 'children of the Great Depression', social expectations from an earlier period are not just directly imprinted on later action; rather, they set in motion selective processes that limit the range of future opportunities and experiences. Major life transitions affect retirement outcomes and experiences in terms of not only the

pension entitlements and adequacy, but also the type of supplements available to retirees and what and how they spend their retirement income.

The last principle that lives are lived interdependently, deals with the idea of ‘linked lives’ (Elder et al, 2003). This principle emphasises the interdependence within families, particularly those of marital and kin relationships. Decisions about work and family experiences across the life course are often made in tandem with those of spouses, and in response to care giving responsibilities for children and aging parents. For example, gender differences in labour market participation are most often attributed to women’s responsibility for care provision. As women are often the primary providers of care in the family, the presence of children or other dependants requiring care has implications for their ability to participate in the labour market on an equal footing with men, and for the accumulation of socio-economic resources and pension entitlements (O’Connor et al. 1999), as well as the extent their pension guarantees adequate income in retirement for them. Retirees’ linked lives impacted not only their pension acquisition, entitlements and adequacy, but also their choice and use of pension supplements.

Although it has been argued that all of the life course principles are relevant to studies that investigate change in the life course and aging, (Elder,1999), and also that life course is a framework for understanding differences, disadvantages and disparities (Arber and Evandrou,1993; Moen,1994; Foster,2005; Fine et al ,2009; Moen,2010; Locke and Lloyd-Sherlock ,2011), the life course approach is said, however, to be prone to subjectivity and inaccuracy (Blane,1996; Parry et al, 1999), difficult to make sense of multiple narratives of linked lives(Locke and Lloyd-Sherlock,2011), and to locate individual lives within the wider ‘times’(Kok,2007; Locke and Lloyd-Sherlock,2011). Nonetheless, the life course approach still helps to highlight the fact that ageing is a life-long process, with strong links between earlier and later stages, which in turn brings to attention the processes of cumulative advantage and disadvantage (hereafter CAD) that add to our knowledge about the impact of power and privilege (Hutchison, 2008).

### *Intersection of Gender, Ageing and Class*

CAD emphasises the role of early advantages and disadvantages in life. It focuses on the existence and sources of age-specific differences and inequalities. There is strong evidence of increasing diversity and inequality with age, for example, income inequality in retirement (Stewart, 2005; Hughes and Stewart, 2007). CAD is centrally relevant to my study because of its concern with questions of fairness in the distribution of opportunities and resources. CAD argues that social structures influence inequality over the life course and social systems play a role in generating inequality on multiple levels. It suggests that inequalities established earlier in the life course become more pronounced over time and continue unabated into later life (O’Rand, 1996; Dannefer, 2003; Willson et al. 2007). For example, those who are advantaged to receive a good education are more likely to get good jobs, better pension acquisition, retire later, and therefore better pension entitlement. In other words, CAD deals with inequalities in the distribution of opportunities, resources, prestige and power within and between age cohorts including class reflected in socio economic status. Therefore class is said to be a building block or determining factor of inequalities in old age and through the life course (Lopes, 2011, 2013); ‘a question of advantage and disadvantage – about who gets what, and how’ (Bottero, 2013:15).

The late 1970s and 1980s political economy and structured dependency perspectives on ageing argued strongly that class holds a crucial role in determining how people experience retirement and the quality of lives they lead (Townsend, 1981; Walker, 1981, Walker and Foster, 2006). Walker and Foster (2006:45) posit that understanding the ‘enduring’ relationship between social class and old age requires political economy lens because prior labour market status has a determining influence on retirement income. According to Wright (1978), treating class locations in later life as ‘parts of class-trajectories’ is the best way to treat them. The implication of such a *raison d’être* is that retirees ‘occupy post class locations so that their class location can only be understood in terms of the trajectories of class positions to which they are linked (Formosa and Higgs, 2013:1).

Even though there is no consensus on the definition of the term ‘class’, it refers to the hierarchical division of individuals or groups in societies or cultures according to one or several criteria (Lopes, 2013). The term has different contextual meanings; therefore, what determines class varies from one society to another and from group to group within the

society. However, class is typically measured using proxies such as occupational status, income, and education<sup>18</sup> (McMullin and Cairney, 2004). Most studies measure class using either the job status scale or socio-economic status. Such approaches ignore how class in later life is shaped by biographical and subjective contexts. The status ascribed to job is subject to change over history (Formosa and Higgs, 2013:3).

Class can be considered as the ‘descriptor of a life trajectory that is characterised by different opportunities and constraints’ (Lopes, 2011:101). These opportunities are determined by levels of education and training, productive and reproductive roles, pay, property/assets rights, social protection (pensions), as well as life expectancy (Vera-Sanso, 2012). Moreover, labour market, educational, reproductive labour, state, and health outcomes are influenced by the intersection of gender, class, and age (McMullin and Cairney, 2004). The advantages and disadvantages of class and gender reflect in a way that women are in a more disadvantaged position than men on multiple levels<sup>19</sup>. For instance, in terms of employment, women are underrepresented in the formal sector employment in most developing countries. Therefore, the women employed in the formal sector are ‘privileged’ compared to the many in the informal sector. However, within this privileged group, there is a class difference accentuated by educational attainment. As Knodel and Ofstedal (2003) argue, older women in most developing countries are disadvantaged in formal education. This gender gap in education clearly contributes to gender differences in employment particularly employment in the formal sector that affects pension access. Therefore, class inequalities can grow through lack of social protection measures for all. Ginn and Arber (1991) find that Gender and class are two of the crucial factors in understanding income inequality among older people. Thus, retirement reflects the advantages and disadvantages of class position in relation to resources and income security. That is, class has a role in influencing retirement outcome (Formosa and Higgs, 2013); also pension policies create or maintain class differences in later life (Storelli and Williamson, 2013).

Consistent with the above, the impact of life course on labour market and pension participation and how this creates inequality in pension acquisition and entitlement is well established (Ginn et al, 2001; Ginn, 2001, 2003; Edwards, 2002; Ginn and Arber, 2002; Foster, 2005, 2008; Arza, 2012). It is argued that pension policy operates to construct life

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<sup>18</sup> Education, based on 4 levels of educational attainment, is deemed a reliable source of class location in this study.

<sup>19</sup> Education and training, labour market, property/assets rights, social protection (pensions) as well as patriarchy/culture

chances differently for men and women and for different social groups within each gender (Ginn, 2003) and thus creates gendered notion of retirement income (Foster, 2005). However, not only do these studies take the global North and the more advanced countries of the global South as point of reference, they neglect how life course impacts the factors that potentially determine pension adequacy for women in the less advanced countries of the global South with limited access to basic services and infrastructure.

All in all, gender, and its relationship with age, class and life course plays a key role in identifying and understanding the interactive factors that potentially influence the adequacy of retirees' pension. Moreover, using the life course perspective enhances the appreciation and understanding of the relationships between time and human behaviour, and of how experiences, chronological age and social change can shape individuals' lives across one's lifespan. The life course also draws useful links between gender differences at earlier and later stages of life and outlines a common line of enquiry within which gender and age issues can be explored (Hatch 2000), thereby lending itself to the processes of cumulative advantage and disadvantage. Furthermore, adopting a life course approach enables the exploration of experiences of older people, especially women, in the socio-economic contexts in which they unfold. So, in order to fully understand gender issues in pension schemes, the inequality between men and women in pension acquisition and entitlement and the ways in which social, economic and life course differences among women create inequality between them is explored.

### **Gender, Pension and Adequacy**

The gender blindness of social policy and in particular, the inherent gender bias in pension policy has begun to be captured, over the last decade, by many researchers in both the global North (for example Ginn et al, 2001b; Ginn, 2001, 2003; Ginn and Arber, 1996, 1999, 2000, 2001; Foster, 2005, 2008, 2010) and the South (for example, De Mesa and Montecinos, 1999; Bertranou, 2001, 2005; Cox Edwards 2002; Pautassi, 2004; Mesa-Lago, 2004; 2006; De Mesa and Mesa-Lago, 2006; Dion, 2008; Arza, 2012). This section starts with an overview of the development of pensions and pension reforms. It then reviews briefly gender and pension literature as well as how pension adequacy is currently measured with a view to identifying and addressing knowledge gaps.

## *Pensions*

As earlier indicated, pensions represent important tools of addressing and managing the risk of poverty and income insecurity in old age. Pensions can be based on citizenship/universal rights or labour rights. Irrespective of the rights they are based on, pension systems are constitutive pillars of a country's welfare regime<sup>20</sup> (Hujo, 2014). According to UNRISD (2006), pension systems ideally incorporate the multiple functions of social policy. Pensions reflect the protective role of social policy by guaranteeing income security and preventing poverty during retirement or old age (Hujo, 2014). What then is the origin of pension?

The first models of institutionalised public pension system in history can be traced to the late nineteenth century, first in Germany and Denmark. In Germany, the “Bismarkian” pay-as-you-go model was aimed at meeting a need for income stability over the life-course. This model created social insurance systems that provided income support in old age through earnings based systems that transfer resources directly from current workers to the elderly (Sala-i-Martin, 1995, Palacios & Sluchynsky, 2006). In Denmark, the scheme was introduced as a locally administered means-tested scheme for needy citizens aged 60 and over. The scheme aimed at meeting a need to alleviate poverty during old age. Pension systems throughout the decades have been characterised by these two main aims of income stability over the life course and old age poverty alleviation. Most pension systems are expected to serve both purposes. The specific objectives of pensions, as noted by Barr and Diamond (2009), are consumption smoothing (through accumulation of savings/entitlements for periods without wage or other income), insurance (against longevity, disability, and death of the main earner), poverty reduction or prevention and redistribution. In addition, pensions are designed to contribute to social and political stability, allowing older people, both those living on their own and those in multi-generational households, to age with dignity (Hujo, 2014). It has been asserted that the latter often contribute financially and through unpaid work for the extended family (Lloyd-Sherlock 2004; Samson and Kaniki 2008). Retirees' financial contribution to the extended family is evidenced by this present study.

Before 1980, pension systems around the globe were built on any or a combination of three models: Bismarkian<sup>21</sup>; National provident funds<sup>22</sup> (NPFs) and Beveridgean<sup>23</sup>. Pensions in the

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20 See Esping-Andersen's (1990) welfare regime classification of advanced capitalist and democratic countries, for example.

21 Contribution-financed earnings-related, defined benefit schemes, with different levels of funding, mostly PAYG financed or partially funded



more developed welfare states composed of several tiers, combining mandatory earnings-related programmes or basic pensions with voluntary savings for retirement (private or occupational), and contribution-financed insurance with tax-financed social assistance (means-tested) to prevent poverty.

In a developing context, pension schemes were created at the beginning of the 20th century in several of the more developed Latin American countries and later in Asia, Africa and the Middle East (Hujo, 2014). These often were built on previous colonial schemes and, in most countries, covered only small fractions of the public and private formal labour force (Stewart and Yermo, 2009; ILO 2010). NPF as well as the contributory Bismarckian model dominated the global South's pension system design. This results in hybrid and fragmented systems with limited coverage due to labour market informality and inequities between different groups of insured and between insured and non-insured. In line with Beveridge principles, some African countries (for example, Mauritius, South Africa, Namibia, Botswana and Lesotho) established non- contributory pension programmes covering a large proportion of the elderly population (Hujo, 2014).

With respect to pension design, although there is great diversity among countries, two major old age pension schemes are particularly relevant to this study: the Pay-as you- go Defined Benefit (PAYG-DB) scheme; and the Defined Contribution (DC) scheme.

From the 1980s, the debate on the best way to provide for population ageing has led to a drive towards pension reform. In 1981, Chile became the first country in the world to make this kind of reform. The reform under Pinochet substituted earlier public defined benefit pay-as-you-go (PAYG) pension system with a new compulsory system of individual, funded and privately managed pension accounts based on defined contribution (DC) principles. The World Bank (1994) praised the privatisation of the pension system in Chile and promoted this idea to the rest of the world, as it claimed, in order to solve the problems of deterioration of dependency ratio, population ageing, insufficiency of benefit level and vulnerability of pension finance. The Chile pension reform brought to the forefront the individual savings account pension model which spread across much of Latin America and later the rest of the developing countries. The reforms have also been prevalent in Eastern Europe. Nigeria jumped on the reform band wagon in 2004 with the Pension Reform Act (PRA). Since then,

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22 Contribution-financed, earnings- related and fully or partially funded defined contribution schemes  
23 Tax-financed flat rate schemes

most pensions and pension reform literature have focused more on sustainability than on adequacy of pension income.

### *Gender and Pensions*

Of late, pensions have become very topical for governments in both developed and developing countries as a focus of policy debates due to increasing longevity. Yet pensions tend to assume full-time, formal, life-long employment as the norm and so serve to translate women's labour market disadvantages into low income in later life (Ginn and Arber, 1999, 2001; Razavi et al, 2012). Feminist critics have argued that pension policy has an inherent gender bias which reflects the gendered nature of the life course.

Until the last decade, gender has been absent in pensions policy discourse (Ginn, 2003), even though the distribution of rights, resources and risks in pension systems tend to affect life chances differently for men and women and for different social groups within each gender (Ginn, 2003; Arza, 2012). Women tend to be affected by labour market factors<sup>24</sup> and pension designs features<sup>25</sup>. These factors vary according to life course category such as educational level, class, ethnicity, parenthood (Ginn, 2003), reinforce the gender inequality in labour market participation rate (Ginn, 2001, 2003, 2004; Ginn and Arber, 1999, 2000, 2001, 2002; Ginn et al., 2001a, Ginn, et al 2001b; Ginn, et al 2002; Cox Edwards, 2002; Bertranou, 2005; Foster, 2005, 2008, 2010; Jenkins, 2010, Arza, 2012) and the gendered norms around women's caretaking responsibilities (Smeeding, 1999; Zaidi, 2007).

To that end, studies have been carried out on the effect of public and private pensions on gender inequality in old age. These studies examine how women's paid and unpaid work influence their acquisition of pensions, in order to understand how marital and parental status, educational level, occupational class and ethnicity affect employment, earnings and pension scheme membership (Ginn, 2001, 2003; Ginn and Arber, 2000, 2001, 2002; Ginn and Price, 2002; Ginn et al, 2001, Foster, 2008). A central argument of these studies is the impact of gender differences on pension acquisition and entitlements. Ginn, et al (2001) use framework of indicators of pension quality for women to focus on trends in women's paid and unpaid work, gender inequalities in earnings and the gender impact of pension reforms in six liberal welfare states. Ginn and colleagues note that the conditions governing entitlement to

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24 participation rates, career breaks, and higher prevalence of part-time or informal work, unemployment and low earnings

25 contributory requirements and vesting periods, benefit formula, and retirement age

pensions and factors influencing the amount are central to the examination of gender and pension relationships. They found that gender inequality in old age reflects the gender division of labour in the household and the effect of women's family care commitments on their ability to engage in paid employment and pension acquisition.

Ginn (2003) examines how the decline in British public pension schemes interact with trends in paid and unpaid work to shape future income inequality in later life. She finds that private and occupational schemes in the UK<sup>26</sup> are associated with increased inequality both in class terms and between men and women; constructing differing life chances for different social groups between and within gender. Thus, employment and private pension acquisition vary according to life course category and the gendered life course can lead to pension inequalities. Ginn's primary concern is the extent women are able to build adequate state and private pensions of their own and how pension policy promotes or frustrates this outcome.

Foster (2005) analyses how the differences in life course patterns of men and women may impact on pensions creating a gendered notion of retirement income. He demonstrates that changes in family formation, work and retirement reflect gendered arrangements, which create and maintain differences between women and men throughout the life course. Foster (2010) also argues that though women pay for pension regimes through both their reproduction and employment, they often gain inadequate benefits in retirement.

Other studies focus on change and diversity in women's pension prospects. Ginn and Arber (2002) reveal that the likelihood of contributing to occupational pensions increases with educational attainments. Educational attainments, part-time/ full-time employment, income, socio-economic classification and age have all been identified as having a significant impact on pension provision (Ginn and Arber, 1996, 1999, 2000, 2001). Foster (2008) posits that the expanding number of women benefiting from increasing educational opportunities is likely to have a positive impact on their likelihood of contributing to a private pension. However, the limitations of these studies are their focus on the global North and neglect of impact of life course on adequacy of pension income.

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<sup>26</sup> It is worth mentioning that from April, 2016, the UK will move on to personal accounts and a new single-tier pension (STP).

Furthermore, while there is a growing body of literature on the impact of gender differences on pension in Latin American countries (for example De Mesa and Montecinos, 1999; Bertranou, 2001, 2005; Cox Edwards 2002; Pautassi et al, 2004; Mesa- Lago, 2006; Arza, 2012), there is a dearth of literature in sub Saharan Africa countries, particularly Nigeria where policy makers take the gender neutrality in pension policy as given. Therefore, as stated earlier, in contrast to gender and pension literature's primary concern with pension acquisition and entitlements, the framework developed in this chapter captures the factors that impact pension adequacy in SSA particularly in Nigeria. So, this study argues that gendered life course also impacts the extent to which pensions ensure adequate income in retirement for women civil servants in Nigeria.

However, the extent to which pension schemes are inclusive of women depends on how they are designed, financed and implemented. Pensions could be publicly managed payroll-tax financed pay-as-you-go defined benefits (DB) or privately managed fully funded defined contributory (DC). DB transfers resources directly from current workers to retirees making them redistributive across generations. DB is better able to, as Bardasi and Jenkins (2010:362) put it, 'be redistributive towards women – to take account of the pension contributions forgone by their greater provision of unpaid family care'. Conversely, DC is neither redistributive across nor within generations. Ginn argues that pension needs to be redistributive to enable women to "both raise children and enjoy an adequate pension in later life" (Ginn, 2004:9). DC benefits are tightly tied to contributions (Schwarz, 2006; Bar and Diamond, 2009). As Ginn (2004: 125) asserts, 'The tighter the link between pension entitlements and employment career the stronger will be the gender differences in pension entitlements'. Consequently, work and retirement reflect gendered arrangements which actively create and maintain differences between individual women and men throughout the life course (Ginn, 2003; Foster, 2005, 2010). Scholars have argued that linking benefits to contributions penalises women for household work, maternity and care giving (Arza, 2012) as well as raises clear adequacy concerns for women and for those on low incomes (Grech, 2013).

### ***Measuring Pension Adequacy***

As stated earlier, defining adequacy and how best to measure it has proven to be difficult. However, guaranteeing adequate income for workers when they retire, Kolitkoff (1999)

argues, is the most important goal of pension reform and pensions should replace a reasonable fraction of pre-retirement income, (i.e.), they should be consistent with lifetime consumption smoothing. It is imperative to reiterate that adequacy is being looked at from the social rather than economic angle. Nonetheless, it will be useful to briefly examine how adequacy is currently measured. In fact most pension adequacy measures concentrate on how benefits compare with previous income. Though there is great interest in measuring pension adequacy, there has not yet been a systematic attempt to define what indicators should be measuring. The most commonly used measure is the replacement rate<sup>27</sup> which tries to assess how well older people can maintain their pre-retirement levels of consumption once they stop working (Munnell and Soto, 2005). However, as mentioned earlier, the replacement rate percentage is contested. World Bank recommends replacing about 40 percent of real earnings for a typical, full-career worker but warns that the amount of lifetime earnings that should be replaced is dependent on access to housing, health care, and other basic services among others (Holzmann and Hinz, 2005). The International Labour Organisation's (ILO) agreed conventions on pension provision<sup>28</sup> specify, in convention 238, a replacement rate of 45 percent.

Some scholars believe retirees' required replacement rates should be 70-80 percent in order for them to maintain decent standards of living in retirement (Alford, Farnen and Schachet 2004; Steinberg and Lucas, 2004). To the low earners, these recommended replacement rates make no difference in that a high rate on low earnings would do little to help alleviate the risk of pensioner poverty. In Nigeria, these low earners are predominantly women. As Grech asserts, replacement rate does not reduce the risk-of-poverty nor take longevity into account and how it affects transfers to the individual (Grech, 2013).

Many studies that measure adequacy employ the replacement rate which may be based either exclusively on pension income, or on retirement income (benefits and supplements) (Borella and Fornero, 2009; Holzmann and Ufuk, 2009; Mintz, 2009; Zaidi, 2010). Other studies have evaluated adequacy on the basis of several measures, including poverty rates, replacement rates, and intergenerational comparisons (Butrica and Uccello, 2004; Forster and Mira D'Ercole, 2005; European Commission, 2012). Still others propose the use of a

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<sup>27</sup> This is defined as the annual amount of an individual's retirement income, divided by her or his yearly earnings just prior to retiring

<sup>28</sup> Which aims to "guarantee protected persons who have reached a certain age the means of a decent standard of living for the rest of their life" (ILO, 2001)

comprehensive replacement (CORE) rate”<sup>29</sup> (Borella & Fornero, 2009), “the wealth replacement rate”<sup>30</sup> (Hurd and Rohwedder, 2008) and more recently pension wealth (Grech, 2013).

One of the limitations of most current pension adequacy indicators, which is relevant to this study, is their neglect of the real life labour market conditions that raise adequacy concerns for women and for those on low incomes (Grech, 2013). In addition, replacement rate does not reduce the risk of pensioner poverty nor take longevity into account (VanDerhei, 2006; Grech, 2013). According to Chybalski (2012), the above indicators disregard the level of poverty among pensioners, variance of their income and inter- and intra-generational solidarity. Moreover, many indicators appear ill suited to study the factors that potentially impact pension adequacy in developing countries where there is limited access to basic services. Bearing in mind the World Bank’s contention that the amount replaced is dependent on access to basic services, this study calls for the use of more qualitative adequacy indicators which recognise how availability and accessibility to basic services impact the extent to which pensions ensure adequate income in retirement. Therefore, in the context of Nigeria, this study argues for the extension of pension adequacy indicators to include retirees’ accessibility to basic services and infrastructure, their expenditures and reliant on pension supplements.

Although, with regards to retirement expenditure as tool to measure adequacy, Schieber (2004) contends that expenditure spent on children is made on the basis of the consumer’s own personal preferences and therefore does not constitute a retirement income adequacy issue. In the case of Nigeria, however, and in the larger African context, where there are strong solidarity or extended family values, parents are obligated to support their children who are unable to cater for themselves. This is heightened by lack of any lasting social protection measures and social provisioning in place.

## **Towards a Gendered Political Economy Approach**

The political economy literature is concerned with the social, political and economic processes involved in the distribution of scarce resources and the ways that households,

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<sup>29</sup> The ratio between net disposable income when retired and net disposable income when active

<sup>30</sup> This involves simulating consumption paths over the remaining life for a household sample observed after retirement, and then assessing whether the resources available to each household could support this consumption path.

markets and states participate in shaping the redistribution effort (Waylen, 1998; Gardiner, 1997; Kail, Quadagno and Keene, 2009: 555). A number of feminist critics have bemoaned the gender blindness of the majority of mainstream political economy despite growing rhetoric around the importance of gender (see for example, Bakker, 2007; Bedford and Rai, 2010; Doyal, 1995; Elson, 1995; Waylen, 1998).

A gendered political economy (GPE) approach debunks the unitary household model myth. Consequently, it makes visible the hitherto hidden linkages at different levels with power relations that underpin the global economic order and macroeconomic policies, as well as the inter-relationships between gender, ethnicity, race, class and other variables (Gardiner, 1997; Walby, 1998, 1999; Randriamaro, 2013). The GPE, therefore, enables this study to be framed around social reproduction (SR) and care. In order to understand the implications of the financial cost of SR due to the marketization of most of the commodities needed for SR and care; and whether women can really retire from the social reproduction role of supporting their children; and how this impacts the adequacy of their pension. This section briefly discusses the concepts of social reproduction and care with a focus on Razavi's 'care diamond', and gender relations and intra household resource distribution. It argues that older women are given less attention in social reproduction and care literature because they are perceived as only care receivers, not as care givers and that this care giving role impacts the extent to which pensions ensure adequate income in retirement for them. In terms of the care diamond, it is argued that the inexplicit place of older women (retirees) is highlighted particularly in the context of the minimal role of the state and early retirement.

### ***Social Reproduction and Care***

The notion of social reproduction<sup>31</sup> and care is relevant for this study because it points to how retirees' SR and caring responsibilities potentially impact the extent their pension ensures adequate income in retirement. Though SR is central to a gendered political economy, it remains a highly contested concept<sup>32</sup>. Social reproduction refers to the ways that the market, the state, the community, the household, and the individual are involved in

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31 The labour processes that make it possible for individuals, families, and society itself to continue on a day to day generational basis.

32 Most definitions relate to three central components: biological reproduction of the species, and the conditions and social constructions of motherhood; the reproduction of the labour force which involves subsistence, education and training; and the reproduction and provisioning of caring needs that may be wholly privatised within families and kinship networks or socialised to some degree through state supports or the market (Bakker and Gill, 2003, Bakker, 2007).

meeting the direct needs of people. Social reproduction occurs at the level of the household through unpaid work and at the level of the state through government policies (Bezanson and Luxton 2006). The state's role includes activities that directly and universally support the household such as medical care, education, pensions, labour regulation and support (Laslett and Brenner, 1989). Social reproduction as used in this study focuses on the reproduction of provisioning and caring needs (Bakker and Gill, 2003, Bakker, 2007), specifically on the costs of social reproduction and care<sup>33</sup> (Folbre, 2004). This is because the way that the burden and costs of providing care/ financial support is distributed in the household has important implications for the adequacy of pension income.

Over the last two decades, feminists have done a great deal of work on social reproduction – defining its components, the methods of analysis and how it fits within the global system (see Picchio 1992; Elson 1998; Bakker 2007; Hoskyns and Rai 2007; Bedford and Rai 2010), and the direct costs of children (Folbre, 2004). Further work has been done on the nature and characteristics of the care economy and its changing composition (Razavi, 2007). The focus of most of these studies is on advanced countries and the more advanced of the developing countries, concerned for the most part with the withdrawal of the state from support for social reproduction (SR) (see for example Bakker and Gill, 2003; Folbre, 2001). However, what is of concern in Nigeria, as in many less advanced developing countries, where state provisioning of SR functions is minimal or non-existent, is how individual households and communities are struggling to meet their family needs, which usually involve individuals' increased labour in survival or informal activities. Such individuals are, for example, retired women civil servants who are the focus of this study- specifically, how their normative expectations of meeting family needs impact the adequacy of their pension. These older people are given less attention in SR and care literature as care givers, but studies have established older people as care givers and not just care receivers (for example, HAI, 2008b; Vera-Sanso, 2005; Vera-Sanso et al, 2010; Beales, 2012, Fonchingong, 2013).

Even literature challenging older women as only care receivers note their contribution to younger women returning to work by caring for grandchildren. However, these older women do not only provide care for their grandchildren by minding them, they support both them and their parents financially especially where un/underemployment is rife. In Nigeria, studies

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<sup>33</sup> The direct costs of caring/supporting and educating children, the costs of caring for children/wards and the cost of caring for oneself



have found that older women are still providing rather than receiving care/financial support (Beedie, 2010 and Adeniyi-Ogunyankin, 2012). This study is interested in exploring how this provision of care and financial support impacts the extent retirees' pension ensures adequate income in retirement for them. It argues that the caring obligations of meeting the needs of their family impacts the extent retirees' pension ensures adequate income in retirement. These caring obligations necessitate supplementing their pension. Therefore older women cannot really retire from their social reproduction or caring roles given the minimal role of the state and early retirement.

As care is central to social reproduction in that it is seen as a public good which ensures that labour is produced and reproduced (Folbre, 2014), the "care diamond" is used to situate this study in SR and care by looking at older women in the context of Nigeria where women with low education are retiring at 52 years. The care diamond refers to the provision of care to the elderly or the very young, but does not discuss the elderly as care providers. Razavi uses the care diamond to examine the way the work of social reproduction is provided by the institutions of family/household, state, market and community (Razavi, 2007).

Though Razavi asserts that the state has an important role to play in financing, regulating and providing care services (Razavi, 2010), the role of the state in Nigeria is minimal. The failure of the state to provide reliable basic services increases the financial cost of social reproduction and care for women, especially retired women who are still supporting their adult children and wards. As Budlender (2008) points out, care provisioning in developing countries is influenced by availability of basic services, such as safe water and electricity. Budlender and Moussié (2013) also note that care is more difficult to provide in the context of poverty as basic amenities (such as water and sanitation) are often lacking, and access to public services may be limited.

Moreover, this lack of explicit involvement of the state in the care regime plays into the hands of the market in that the commodities/services needed for social reproduction role are marketised. As such, the market plays a major role in the care diamond of Nigeria. For example, in education, public provision is limited and the market plays a dominant role (British Council Nigeria, 2012). If, as Esquivel (2013) argues, the performance of the care diamond can be judged from the perspective of both care receivers and care givers, then this study's interest is from the perspective of the [older] care givers in Nigeria where the care diamond is cracked, or in Razavi's term, 'fragmented and uneven' (Razavi, 2010:4). The care

diamond in Nigeria is skewed towards the family and the market, with women bearing the burden and cost of care and the market playing a major role in providing basic services. Thus this study looks at a neglected issue in the care diamond: the place of women retirees as care givers. It therefore argues that given the minimal role of the state in the provision of basic services and early retirement, older (retired) women have a significant place in the care diamond of Nigeria.

### ***Gender Relations and Intra Household Resource Distribution***

Understanding the gender dimension of the allocation of resources within the household is particularly important in the context of the increased privatisation of pensions, as well as understanding the impact that the allocation of household resources has on the adequacy of retirees' pension income in a developing context. Thus, this study explores the extent to which the distribution of pension income is a determining factor in the extent to which pensions ensure adequate income in retirement for Nigerian women civil servants.

Mainstream political economy has tended to treat households as a unit of analysis. Nonetheless, there is the need to pay attention to the complexities of intra-household relations and family structures in the design and implementation of social policies because the household is a site of multiple voices, gendered interests, unequal resource allocation, bargaining and conflict (Kabeer, 1994; Bolt and Bird, 2003). Many policy makers fail to recognise these fundamental complexities and the changing social experiences of women's financial dependence within households, and therefore their role in decision-making. This can have important implications for how and who retirees spend their pension on and how that impacts the adequacy of their pension. Therefore, although there is need to uncover intra-household relations, it is equally important not to over-simplify or generalise them into sets of opposing and individual interests of women and men (Jackson, 2007). As Jackson observes:

Over-disaggregation within the household is difficult and can produce distortions and confusion, for example, over income contribution and control, where researchers seek to attribute income, decision making and consumption to discrete individuals, and a raised feminist eyebrow generally accompanies statements about joint decisions (2007: 122).

The empirical literature on intra-household bargaining has revealed that gender is an important determinant in the allocation of resources. Additionally, research on gender and household relations reveals inequality in the consumption of household resources (Papanek 1990); that asymmetrical power relations often result in the discrimination of women and girls in terms of the intra-household distribution of resources, including food, and access to healthcare and education (Kabeer, 1994; Peterson, 2005). It cannot, therefore, be assumed 'that right to household and family resources are equal, unconditional, or uncontested' (Vera-Sanso, 2004:84). Feminist critics have stated their concern regarding women being labelled as inherently altruistic and supremely dedicated to their family's wellbeing in the face of crisis, and have branded these popular consensuses as 'gender myths' (Cornwall et al, 2007; González de la Rocha, 2007). Empirical evidence suggests that women invest resources in children and the household (Thomas, 1990; Hoddinot and Haddad, 1995; Lundberg et al., 1997; Blumberg, 1988; Quisumbing and Maluccio, 2000; Duflo and Udry, 2004; Gummerson and Schneider, 2010). On the contrary, it is believed that men tend to disregard household wellbeing and often spend their earnings on more personal items (Jackson, 2007). Critics argue that this alleged female altruism is often shaped by women's disempowerment within the household and due to a lack of alternative choices, rather than women's 'inherent' maternal instincts (Kabeer, 1997; Chant, 2007; Brickell and Chant, 2010). As Brickell and Chant, put it:

Not only can altruism deny women the full exercise of their personhood and human rights, but it can also prevent them from taking any decision in their own interest in the first place (2010:146).

Further, access to household resources is not only impacted by gender but a great variety of other individual characteristics. These include age and birth order, marital status, relationship to household head, illness, disability and incapacity and so on (Bolt and Bird, 2003). Thus, as Vera-Sanso and Sweetman (2009) note, intra household resource allocation literature has not addressed the conceptualisation of needs and interests which are not only heavily contested but are subject to change over the life course. It has also neglected the intergenerational relations and resource flows of the household (in terms of distribution of rights and resources, needs, interests, labour and pension). The younger and older generations have different opinions regarding the need, and the right, to resources. The needs of the younger people are prioritised over the needs of older people due to the widespread assumption that older people's 'limited' needs are easily met by their low incomes. This assumption tends to lead to

younger people's expectation of 'downward [resource] flows' (Vera-Sanso and Sweetman, 2009:373). Consequently, family relations and the transfer of resources between younger and older generations are complex and diverse. For instance, Vera-Sanso (2006) finds that South Indian older people's needs are defined in relation to the needs of other family members. Also Paradza (2009) finds that older family members bear the downturns in the wider economy of Zimbabwe. For instance, sons force their mothers out of their urban properties to the rural areas without the rental incomes. While these findings are about South Indian and Zimbabwean older people, these experiences are by no means confined to these countries. This thesis also reveals that women retirees prioritise the needs of their family over their own needs. They spend their pension income more on their family than on themselves. This enduring intergenerational family interdependencies or linked lives translate to the need for retirees to take up work in the informal sector<sup>34</sup> to supplement their pensions. Therefore, the intergenerational relations and resource flows in the household should not be ignored in addressing the extent the Nigerian pension systems is able to deliver an adequate income in retirement for women civil servants.

## **Conclusion**

This chapter has sought, from a gendered life course and gendered political economy lens, to develop a framework that captures the factors influencing pension adequacy that will now be applied to the Nigerian context. It argues that three central factors are critical to determining the adequacy of pension income for women. The first is to recognise the importance of gendered life course not only in pension acquisition and entitlements, but also in pension adequacy. Differences, disadvantages and disparities of gender, class, status, education, reflect on pension/retirement outcomes and as will be seen in subsequent chapters reinforces the nature and level of women's participation in labour markets as well the extent pension ensures adequate income. Adopting a life course approach enabled the exploration of experiences of older people, especially women, in the socio-economic contexts in which they unfold. So, in order to fully understand gender differences in pensions, one must investigate not only the inequality between men and women in pension acquisition, entitlement and adequacy but also the ways in which social, economic and life course differences among women create inequality.

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34 For a detailed discussion of informal sector and its role in ensuring adequate retirement income see chapter 7.

Second is the limitations of current pension adequacy indicators and which, as subsequent chapters demonstrate, are ill suited in developing countries where there is limited access to basic services. Bearing in mind the World Bank's contention that the amount replaced is dependent on access to basic services, the chapter argues for the use of more qualitative adequacy indicators which recognise how availability and access to basic services impacts the extent to which pensions ensure adequate income in retirement.

Third is the importance of GPE in understanding the implications of the financial cost of SR and care and paying attention to the complexities of intra-household relations and family structures in the design and implementation of social policies. The way the burden and costs of providing care is distributed and the allocation of resources in the household have important implications for the adequacy of pension income. It is noted that alleged female altruism is often shaped by women's disempowerment within the household and due to a lack of alternative choices, rather than women's 'inherent' maternal instincts. A gendered political economy approach enabled this study to be framed around care diamond. The chapter argues that given the minimal role of the state in the provision of basic services and early retirement, older ('semi-retired') women have a significant place in the care diamond of Nigeria. It also argues that the distribution of pension income is a determining factor in the extent to which pension guarantees adequate retirement income for Nigerian women.

In sum, this chapter argued, in the context of pension adequacy in Nigeria, that the global North is always the point of reference in most studies and literature. It also notes that literature has also exhibited a lack of interest in later life by not being explicit on or neglecting older people, except for life course that enabled analysis of the diversity of ageing experiences.

The next chapter attempts to set the profile of the country of study. This is with a view to showing how significant historical, political as well as socio-economic trends in Nigeria could impact on pension acquisition, entitlements, adequacy and supplements for women retirees. This chapter also highlights the gender blindness of earlier studies on Nigerian pensions.

## **Chapter 3 - Setting the Scene-Profile of Nigeria**

### **Introduction**

Understanding how different life course patterns may impact on pension entitlements and adequacy calls for a brief examination of some significant historical events as well as the political economy of Nigeria. A look at the country profile sets the scene of the study by first focusing on its history, demographic, political economy and socio-economic context. It then explores the development of pensions in Nigeria before discussing the differences between the two pension schemes operating in the country and the inherent gender equality issues. Finally, it looks at previous empirical studies of Nigerian pensions. It is hoped that by the end of the chapter, the reader will have a clearer picture of the study context and the trajectories of the study targets during the course of their civil service careers up until retirement. Furthermore, a historical contextualisation is necessary to fully understand the interactive factors that determine the extent to which pensions ensure adequate income in retirement and prevent pensioner poverty for women civil servants in Nigeria.

### **Historical Context**

Nigeria, named after River Niger-the largest river in West Africa, and Africa's third longest river (Falola and Heaton, 2008), was created in 1914 by the amalgamation of the British protectorates of Northern and Southern Nigeria. Although its boundaries constitute the 'Nigerian nation', it does not correspond to any long standing category of Nigerian people (ibid). This arrangement of statehood had been externally imposed by joining together ethnically, culturally and linguistically diverse population (Surender, 2013). On 1st October 1960, Nigeria gained independence from Britain with Lagos as its capital which was, in 1991, relocated to Abuja. Nigeria was officially named the Federal Republic of Nigeria on 1st October 1963.

As Surender (2013) points out, imposing arbitrary colonial borders, which trap together populations that are often mutually antagonistic, frequently had disastrous consequences. So "[i]n the immediate aftermath of colonisation this sometimes triggered civil wars and mass migration of populations, as in Nigeria and India" (ibid: 17). Hence 1966 witnessed a military

coup on January 15<sup>th</sup> that brought down the First Republic and a counter coup on July 29<sup>th</sup>. On May 30<sup>th</sup> of the following year, a secession attempt was made by the Eastern region led by General Chukwuemeka Odumegwu-Ojukwu declaring independence of the region as the sovereign Republic of Biafra. This inevitably culminated in civil war which began on July 6, 1967 and ended on January 12, 1970 with the surrender of Biafra, and the reincorporation of Biafra into Nigeria. Also in 1967, the Federal Military Government created twelve states out of the existing three regions. According to Falola and Heaton (2008), the clamour for the creation of more states became constant from this point. Since 2000, Nigeria has been made up of thirty-six states and a Federal Capital Territory (FCT) at Abuja.

In 1956, Nigeria discovered oil at Oloibiri in the Niger Delta region and in July 1971 joined OPEC (Organization of the Petroleum Exporting Countries). Consequently, Nigeria became, as mentioned earlier, one of the top ten largest oil producers, but its success has been undermined in recent decades by ethnic and religious conflict, political instability, rampant official corruption, and an ailing economy (Falola and Heaton, 2008). Since the 1973 rising price of oil which resulted in booming economy, Nigeria has been heavily dependent on its oil exports for government revenues. The outcome of this 'have been grandiose development projects, widespread official corruption, and mismanagement of government funds' (ibid: 15).

Nigeria has had a troubled political history since the civil war. The military regime continued from the end of the war to 1979. For the first time since the 1966 coup, in 1979 political power was handed to civilian administration of the Second Republic under President Alhaji Shehu Shagari. This administration presides over a declining economy as the oil boom is followed by an oil bust. Nigeria becomes a debtor state, as politicians continue to spend lavishly despite the poor economic climate. The Second Republic was overthrown in a military coup of December 31, 1983 and General Muhammadu Buhari became the head of state. In 1985 General Ibrahim Badamasi Babangida overthrows the Buhari regime on August 27. As the Nigerian economy continues its decline, in 1986, the military government under Babangida instituted a Structural Adjustment Programme (SAP) in response to the World Bank's conditionality for a loan. SAP was an austerity package that led to severe cutbacks in social investment, privatisation of social programmes and the abandonment of social planning as an integral part of policymaking (Van Ginneken, 1999; Mkandawire 2005 in Surender, 2013). The state's withdrawal from social services and the dramatic change in relations between state and society forced those affected to revert to the informal sector and rely once

again on local mechanisms of reciprocity and risk pooling (Frye 2005). In Nigeria, the SAP package included salary cuts, retrenchments in the civil service and also brought hardship to the majority of Nigerian citizens (Falola and Heaton, 2008:15).

General Babangida called for a Presidential election in 1993 in a reluctant effort to hand power to civilian. However, the result of the election held on June 12 was annulled, throwing the country into chaos. Power was then handed to an Interim Governing Council (IGC), led by Chief Ernest Shonekan, on August 27. The IGC was overthrown on November 17 by General Sani Abacha. In 1999, the Fourth Republic commences under the leadership of President Olusegun Obasanjo. Under Obasanjo Nigeria seeks to improve its tarnished international reputation and to stabilize the political and economic conditions in the country. Some progress is made, but most Nigerians remain impoverished, and the political process remains significantly flawed (Falola and Heaton, 2008:16). For the first time in Nigeria's history, on May 29, 2007, power is transferred from one civilian regime to another as President Umaru Yar'Adua was inaugurated. Since then May 29 is celebrated as democracy day in Nigeria.

### **Geographical Location**

Nigeria is located in Western Africa, bordering the Gulf of Guinea to the South, Republic of Benin to the West, Federal Republic of Cameroon to the East and the Republic of Niger and Chad to the North (Online Nigeria, 2014). On the South, the Nigerian coast-line is bathed by the Atlantic Ocean. It covers a total area of 923,768 square kilometres which includes about 13,000 square kilometres of water; and lies between latitude 40 and 140 North of the equator and longitudes 30 and 140 East of the Greenwich meridian, entirely within the tropical zone (Online Nigeria, 2014). Nigeria observes Nigeria Standard Time, which is Greenwich Mean Time plus one hour.

The principal rivers in Nigeria are the Niger, Benue and the Chad. The Niger River flows 4,184 kilometres from Guinea through Mali, Niger, Benin, and Nigeria before emptying into the Gulf of Guinea. The Benue River, the Niger's largest tributary, flows 1,400 kilometres from Cameroon into Nigeria, where it empties into the Niger River (Eludoyin and Adelekan, 2012). The Chad River is made up of several tributaries that merge into the Yobe River, which then flows along the border with Niger before reaching Lake Chad (Akan et al, 2012).



Nigeria's most extensive geographical features are the valleys of the Niger and Benue Rivers, which merge into each other (Alabi, 2009) and form a "Y" shaped confluence at Lokoja in Kogi state (Adeoye, 2012). Other notable features include Chappal Waddi Mountain, in Taraba state, which is 2,419 metres high, making it the highest point in the country (Borokini et al, 2012). The elevational pattern of most of Nigeria consists of a gradual rise from the coastal plains to the Northern savannah regions, generally reaching an elevation of 600 to 700 metres. At higher altitudes, broad stepped plateau reaching more than 1,200 metres in elevation, are found in areas of the Jos, Plateau (ibid).

The climate in Nigeria varies geographically: the north is dry; the central belt is humid and the south has typically equatorial weather (Ibe and Nymphas, 2010). Wet seasons are associated with South West monsoon winds, while dry seasons are associated with North East winds from the Sahara Desert (Chineke et al, 2010). The rainy season extends from March to November with the heaviest rainfall usually recorded in August (Ibe and Nymphas, 2010). Nigeria's temperature is generally high year round but it can fall to as low as 13°C during the coldest months of the year, which are between December and February. Mean maximum temperatures are 32°C to 41°C (ibid).

**Figure 3.1: Location of Nigeria in West Africa**



Source: <http://www.worldatlas.com/webimage/countrys/africa/lgc/color/ngcolor.htm> (accessed December, 2013)

## Demographic Context

Nigeria is ethnically and religiously diverse with more than 250 ethnic groups and over 500 indigenous languages. The most populous and politically influential ethnic groups and tribes are Hausa and Fulani 29 percent, Yoruba 21 percent, Igbo (Ibo) 18 percent, Ijaw 10 percent, Kanuri 4 percent, Ibibio 3.5 percent, and Tiv 2.5 percent. Islam makes up 50 percent,

Christianity 40 percent and indigenous beliefs 10 percent of the religions (CIA, 2013). This makes political conditions complex as the politicisation of ethnicity and religion is common in Nigeria. The country is governed under a federated system of 36 states, a Federal Capital Territory (FCT) and 774 local government areas. Consequently, there are 3 tiers of government in Nigeria: federal, state and local. As Nigeria is a federal republic, each state has the authority to draft its own legislation. The country is divided into six geo-political zones for ease of policy and analysis: North West, North East, North Central, South West, South East and South South.

In the Global Age Watch Index<sup>35</sup>, Nigeria is ranked 85 out of 91 countries overall and 87 in income security domain (HelpAge International, 2013). Nigeria is ranked 110th in the 2012 Global Gender Gap Index (out of 135 countries), with a score of 0.6315 (World Economic Forum, 2012). The World Economic Forum (2010) highlights significant gender gaps in education; economic empowerment and political participation in Nigeria. This could be attributed to the patriarchal nature of Nigerian society where traditional male values are institutionalised in the family plus the economic, social and religious dimensions of a male-dominated society. Overall it appears that the state is perpetually rigged against women, with a devastating legacy of inequalities between genders (Omotola, 2007).

Nigeria's estimated population of over 173 million is projected to increase to 273.1 million in 2030 (UNDP, 2014). For at least the last 50 years, Nigeria has experienced a population explosion due to very high fertility rates, quadrupling its population during this time. According to the 2012 revision of the World Population Prospects, the total population was 159.7 million in 2010, compared to only 37.9 million in 1950. By the United Nations' estimate, the population of Nigeria will reach 440 million by 2050 and 914 million by 2100 (UN, 2013). Presently, the population aged 60 and over is estimated at over 8 million (US Census Bureau, 2014).

## **Political and Socio-Economy of Nigeria**

Education level, life expectancy and the labour force participation rate are discussed in this section as socio-economic markers of difference of Nigeria's citizenry. The interface between

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<sup>35</sup> The index ranks countries according to the social and economic wellbeing of older people based on 4 domains: income security, health status, employment and education, and enabling environment.

these markers impacts retirement age, and pension acquisition, entitlement and adequacy for Nigerians, especially women.

### ***Education***

Up until the 1970s when the free and compulsory Universal Primary Education (UPE) was implemented, considerably more boys than girls participated in education. Nigerian women have had various challenges in obtaining equal education and gender disparity in education still persists. The combined gross enrolment for primary, secondary and tertiary schools for females was 57 percent compared to 71 percent for males in 2002 (Ojo, 2002; UNDP, 2005 all in Adeniran, 2007). The NBS 2010 National Literacy Survey reveals that gender variation still existed in school attendance as female attendance (81.2 percent) was lower than that of males at 88.1 percent. Statistics from the Ministry of Education show that more boys were enrolled in both primary and secondary schools between 2001 and 2010. Enrolment in Nigerian universities was higher for males (58.6 percent) within the period under study (2006- 2010) than females (44.4 percent) (NBS, 2013). The survey also reveals that over a million children dropped out of school during the reference year. This represents about 3.2 percent of the population of children currently attending primary school. There seems to be no significant difference in the rates for male and female children. The female adult literacy rate was 24.3 percent in 2006; lower than the national adult literacy rate of 45.0 percent. Additionally, in 2010, female adult literacy was 60.0 percent compared with 68.5 percent recorded for males (NBS, 2013). Though, this is not disaggregated by age which makes it difficult to determine retirees' literacy rate, assumptions can be made about older women's lower literacy rate.

There are various cultural and socio-economic reasons for the disparity in access to education which impacts women's (formal) labour market participation in Nigeria. Traditionally, women were expected to stay home and learn to tend to family instead of attending school (Denga, 1993; Kitetu, 2001; Akubuilu and Omeje, 2012). According to the UNESCO (1998) report on the state of education in Nigeria, women's role in traditional society is to rear children, take care of domestic chores and provide water and wood. This is due to the belief in male superiority and female subordination, further aggravated by patriarchal practices that encouraged preference to be given to the education of boys rather than girls (cited in Uwakwe, et al 2008).

Adeniran, (2007) goes beyond tradition and attributes this inequality in access to education to the decline in economic activities since the early 1980s, which has made education a luxury to many Nigerians. This inequality, Omolewa (2002:116) notes, has its root in the colonial system of education which was primarily geared towards ‘meeting the manpower need of the colonial government that obviously alienated women from educational and economic opportunities’.

However, with the government’s intervention and public awakening to the inequality, in the 1990s, parents began to send, and keep, female children in school (Kitetu, 2001). Though, there was an increase in the number of girls in schools after 1990, it was noted that in 1993 Nigeria was still lagging behind other regions of the world in terms of female access to education and that gender disparity existed in education (Kitetu, 2001, UNESCO,1993). Furthermore, in Nigeria, educational facilities are inadequate<sup>36</sup> and access is limited for many, especially girls and women (Uku, 1992; Omolewa, 2002; Adeniran, 2007). In the 2005 Human Development Report, Nigeria was classified as a low development country in respect of equality in educational accessibility according to Adeniran (2007).

Though there is a reported recent improvement in female access to education in the country, for the cohorts under study this was not the case. The retirees under study grew up at the time that education was prioritised for boys therefore the majority of them were denied access. Their entry into and exit from the labour market was impacted by this denial. Most of these women’s life course trajectories mean that they enter service earlier than men and retire earlier. This potentially impacts their pension entitlements, the adequacy of the entitlements, retirement expenditures and even their choice and use of supplements. Thus, because gender issues within the Nigerian pension system have been little explored, this study investigates the extent to which pensions ensure adequate income in retirement for women in light of increasing life expectancy.

### ***Life Expectancy***

There has been an increase in life expectancy over the past two decades, which leads to people living longer and an increasing ageing population. Higher life expectancy and lower birth and mortality rates have led to an increase in the elderly population and this is likely

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<sup>36</sup> It is noteworthy that public provision of education is still limited and so the market plays a dominant role (British Council Nigeria, 2012).

to continue to increase, especially among women. As life expectancy increases, it also increases the size of the retired population and the length of time spent in retirement (De la Croix, et al., 2009). Today's retirees are expected to live for another 20 years after they retire (Ginn, 2003), and 16 years in the case of Nigeria (HAI, 2013). It has been argued that increasing the retirement age and having longer careers would make the pension scheme more sustainable and could help to maintain the standard of living of the entire population (McGillivray, 2005). However, in the case of Nigeria, other factors which determine adequacy of pension, such as low educational attainment, lack of reliable basic services, caring responsibilities in light of un/underemployment, need to be taken into consideration to ensure adequate pension income in retirement for the older population, especially women.

Improved longevity also has implications for social security and labour market participation in both developed and developing countries. Some studies have stated that with the increasing life expectancies among older people, social security and retirement age has been a concern among the countries in the world (Gruber and Wise, 1999; Profeta, 2002). Not only does this affect the number of years of contribution and of years expected to be spent in retirement, but also the adequacy of pension income in old age.

### ***Labour Force Participation***

The Nigerian labour market is characterised by both formal and informal sectors. The formal sector is made up of public and private sectors. The informal sector is the part of an economy that is not taxed, monitored by any form of government, or included in any gross national product (GNP) (Fapohunda, 2012). The informal sector described as a "safe haven" for both men and women (ibid), is the main source of employment and income for the majority of the Nigerian workforce and population. It is suggested that, in Nigeria, people venture into the this sector for several reasons: excessive regulatory system; high cost of entry into the formal sector; bureaucracy and corruption; high level of unemployment; culture of self-reliance or entrepreneurship; low literacy level/education; low income levels in the public sector; poor infrastructural facilities and dependence on natural resources (Obri,2006).

The informal sector can also be seen as a safety net especially for women because they dominate the sector. This is because as formal sector employment opportunities are often denied women due to family responsibilities, lack of skills, social and cultural barriers

(Fapohunda, 2012), the informal sector becomes the only possibility for them to gain access to employment and to earn income. Obri (2006) estimates that as much as 70 per cent of the nation's economic activities is in the informal sector. Nigeria has the largest and most dynamic informal economy in the continent of Africa (Meagher and Yunusa, 1996; Meagher, 2010a). Yet, workers in the informal sector are excluded from the mandatory pension system even though they constitute a large percentage of the 51.6 million workforce. Not only does the large number of workers in the informal sector constitute an issue for pension coverage, and subsequently social security, but the overrepresentation of women in the informal sector creates a marked gender inequality in pensions. While previous studies of the informal sector in Nigeria focused on inter alia the interaction between the formal and informal sectors (Arimah, 2001); the role of informality in growth and economic governance (Meagher, 2010); the linkage between organisational strategies and structural outcomes (Meagher, 2011), rationale and motives for entry (Obri, 2006), none<sup>37</sup> has investigated the mobility of retirees from formal to informal sector. Therefore, this study explores the lived experiences of formal sector women retirees. In so doing, it challenges Obri's rationale and motives that encourage people to venture into the informal sector in Nigeria (see chapter 7).

### **The Development of Pensions in Nigeria Pre the 2004 Reform**

Before modernisation and so-called 'western civilization' in Nigeria, the main form of social protection for the elderly was family based. Families lived together in a communal setting where resources were shared and there was no formal labour participation. As a result, it is believed that, the traditional safety net for the elderly is the extended family, especially their children. However, as Kakwani, and Subbarao (2005) note, not only has the traditional safety net of the extended family become ineffective and unreliable for the elderly, the elderly also shoulder the responsibility of the family as principal breadwinners and caregivers for young children.

With western civilization came industrialisation which introduced formal labour and subsequently, formal social security arrangements. Many of these formal social security arrangements in the sub Saharan Africa region have been inherited from colonial times or adapted from industrialised countries' designs. So, like most sub Saharan African countries,

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<sup>37</sup> To the best of my knowledge, this is one of the first exercises to investigate the formal to informal sector mobility of retirees in Nigeria.

Nigeria operated a pension policy that was started under the colonial era. Pension reform has only recently found its way onto the agenda in the region (Stewart and Yermo, 2009).

The first legislative act on pensions in the public sector in Nigeria was the pension ordinance of 1951 which provided public sector employees with both pensions and gratuity (Ahmed, 2006). In 1954, the first private sector pension scheme was set up for the Nigerian Breweries' employees; this was followed by the United African Company (UAC) in 1957.

The National Provident Fund (NPF) was established in 1961, shortly after independence, to address pension issues in the private sector. In 1979, Pension Decrees 102 and 103 (for the Military) were enacted. The police and other government agencies' pension schemes were established under the Pension Act 75 of 1987; in the same year, the Local Government Staff Pension Board (LGSPB) was established to cater for pension matters among local government employees (Sule & Ezugwu, 2006 cited in Ikeji et al, 2011). In 1993, government addressed the pension reforms in the private sector with the establishment of the National Social Insurance Trust Fund (NSITF) by Decree 73 of 1993. Aimed at providing enhanced pension schemes to private sector employees, the NSITF took over the assets of the NPF and commenced operations in July 1994.

In 1997, government enterprises known as parastatals were allowed to have individual pension arrangements for their staff and appoint Boards of Trustees (BOT) to administer their pension plans as specified in a Standard Trust Deed and Rules prepared by the Office of the Head of Service of the Federation. Each BOT was free to decide on whether to maintain an insured scheme or self-administered arrangement (Oshiomole 2009). Pension activities were regulated in the pre-2004 era by three bodies namely: Securities and Exchange Commission (SEC) that licensed pension fund managers, National Insurance Commission (NAICOM) responsible for licensing and regulating insurance companies in the country and the Joint Tax Board (JTB) which approved and monitored all private pension schemes with enabling powers from Schedule 3 of the Personal Income Tax Decree 104 of 1993 (Onyeonoru, 2009; Oshiomole, 2009; Ikeji et al, 2011).

The defined benefit pay as you go (PAYG) scheme allegedly became financially unsustainable because it was financed from budgetary allocations made by the government. This problem was aggravated by politically motivated increases in salaries and pension entitlements (PenCom, 2006). The PAYG scheme was seen as 'vulnerable not because of

adverse demography but because of its generosity' (Ahmed, 2006: 245). Hence, pension entitlements increased by 750 percent between 1998 and 2000 (Asset & Resource Management Company Ltd, 2004:2 in Kpessa, 2011). By the end of 2003, the public pension liabilities were "more than 50 percent of the total budgets of the federal government for 1999, 2000 and 2001 put together..." (Uche and Uche, 2002: 236). As a result, federal and state workers in Nigeria came to regard retirement with trepidation since, in practice; it often meant that income would cease (Uche and Uche, 2002).

The defined benefit (PAYG) system was also discovered to have been inequitable and inefficient (PenCom, 2006). While the DB pension system purportedly suffered from structural problems and non-coverage, the private sector was also poorly integrated into the scheme. In addition to its 'weak, inefficient, less transparent and cumbersome operations', it was characterised by very low compliance ratio due to lack of effective regulation and supervision (Ahmed, 2006). The National Provident Fund (NPF) did not provide for periodic benefits, and many private sector employees were not covered by the scheme (Buhari, 2003). The NPF's ability to serve as an adequate mechanism for social protection was challenged (Mkulo, 1994; Kpessa, 2009 both in Kpessa, 2011). Policymakers claim this necessitated the enactment of the Pension Reform Act (PRA) of 2004 which introduced a contributory pension scheme (CPS) inspired by the experience of Chile.

Unlike the PAYG pension scheme, the 2004 reform is not primarily motivated to improve the welfare of the pensioners, but to guarantee future financial sustainability of the scheme, (Ojetunde, 2005 cited in Idowu and Olanike, 2010). According to a PenCom official interviewed, "the message of the pension contributory scheme has been non-sustainability of the defined benefit scheme" (interviewed 4/11/12). It is noteworthy that pension reform was part of the overall neo-liberal reforms in post 1980 Nigeria that placed emphasis on the private sector led economy. While the federal civil service has shifted to the new defined contribution scheme (CPS), the defined benefit (PAYG) scheme operates in most state civil service. According to PenCom, about 26 out of the 36 states in Nigeria have not complied with the provisions of the new system because settling gratuity and pension arrears owed to retirees is the main requisite for implementing the new scheme. As noted by a respondent:

PRA is a federal law, and by our constitution, ... states are at liberty to enact their own laws on pension, what the PRA provides is that whatever law they are operating at the state level,



they still subject them to the supervisory arm of the commission, and what we have tried to do is to sell this idea to states, and a couple of states are thinking about it, we have been using the carrot and stick to get states on, by law they are, not mandatory for any state to join the scheme (PenCom male official, interviewed 3/11/12, Abuja).

### *Pension reforms in Nigeria: A shift to individual accounts*

The Pension Reform Act (PRA) enacted on 25th June, 2004 was inspired by the experience of Chile<sup>38</sup> (Orifowomo, 2006; Casey and Dostal, 2008; Dostal, 2010). Nigeria was the first country in sub Saharan Africa to introduce a pension system based on the ‘Chilean style’, individual, funded accounts (Stewart and Yermo, 2009). The Act introduced a mandatory defined contributory system that is fully funded, based on individual accounts (for all workers in both the public and private sectors) that are privately managed by the Pension Fund Administrators (PFAs) with the pension fund assets held by Pension Fund Custodians (PFCs) (see Table 3.1). PRA provides employees the opportunity to open individual Retirement Savings Accounts (RSA) where contributions are accumulated till retirement with the Pension Fund Administrator of their choice. The employee may only withdraw from this account at the age of 50 or upon retirement thereafter. RSA is mobile across sectors and between the different tiers of government, and transferable. The employees also have the right to transfer their retirement savings account from one PFA to another not more than once in a year without any reason for such transfer (Federal Government of Nigeria (FGN), 2004; PenCom, 2004). However, the exercise of this right to change PFA implies additional administration fees, which can have an adverse effect on the final level of retirement benefit received (FGN, 2004).

All retirement savings account holders who have contributed for 20 years are guaranteed a minimum pension as specified by the Government on the recommendation from the Pension Commission. However, nothing is said about the level of this pension or how it is financed (Casey and Dostal, 2008:260). The retirement age is 60 years or 35 years of service whichever comes first, except for lawyers and academics who retire at 65 years and 70 years for professors respectively. Benefits can be paid to beneficiaries of deceased contributors (including life insurance benefits). The scheme, however, is not mandatory for the informal sector. However, it has been argued that participation of the informal sector deserves urgent

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38 As stated earlier, the Chilean pension model, introduced in 1981, became the World Bank’s (1994) paradigm private pension system and was promoted to the rest of the world

consideration (Oshiomole, 2009). How this works is very important bearing in mind the nature of informal work in terms of the regularity and size of earnings. This begs the question: do these informal workers earn enough and regularly enough to put money aside and also meet their needs and that of their household?

### ***Objectives of the Pension Reform Act<sup>39</sup>***

The stated key objectives of the Pension Reform are to: ensure that every person who has worked in either the public or private sector receives her/his retirement benefits as and when due to reduce old age poverty; assist improvident individuals by ensuring that they save to cater for their livelihood during old age; establish a uniform set of rules and regulations for the administration and payment of retirement benefits in both the public and private sectors; ensure that pensioners are not subjected to untold suffering due to the inefficient and cumbersome process of pension payment; and stem the growth of outstanding pension liabilities(FGN,2004).

### ***Features of the Pension Reform***

Under this scheme, public and private sectors employees pay a minimum of 7.5 percent of their gross monthly earnings (basic salary, housing and transportation allowances). Employers also pay a minimum contribution of 7.5 percent and may pay the full 15 percent themselves<sup>40</sup> depending on the category of employee. Military personnel pay a minimum of 2.5 percent of their gross monthly earnings and their employers (the government) pay 12.5 percent. Voluntary contributions are allowed. Contributions may be revised upwards by agreement between the employer and the employee. The National Pension Commission must be notified of this revision (Federal Government of Nigeria, 2004; PenCom, 2004).

Upon retirement, the member has a choice as to how to receive her retirement benefits: either as a programmed monthly or quarterly withdrawals, based on life expectancy; or annuity for life purchased from a life insurance company (with monthly or quarterly payments); or a

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39 A new Pension Reform Act 2014 was signed into law on 1 July 2014 by President Goodluck Jonathan. This repealed the Pension Reform Act 2004. Some of the key changes include a decrease in the scope of participation for private sector employers - from minimum of five employees to three employees, which potentially enables wider participation for the informal private sector, an increase in the rate of contributions, empowerment of the National Pension Commission to institute criminal proceedings against employers for persistent refusal to remit pension contributions, and the imposition of fines and penalties on Pension Fund Administrators (PFA) for failure to meet their obligations to contributors and violation of the provisions of the Act.

40 The rate of contributions has been increased from 15 to 20 percent. Under the new Act, employees are to contribute 8 percent of their gross monthly earnings; employers on the other hand are to contribute 12percent and may pay the full 20 percent themselves.

lump sum, provided that the amount left after that lump sum withdrawal is sufficient to permit an annuity or programmed withdrawals of at least 50 percent of the employee's annual pre-retirement salary (PRA,2004; Stewart and Yermo, 2009).

The role of the government under the new arrangement is limited to the registration, regulation, monitoring and supervision of licensed PFAs and PFCs (see figure 3.2). These roles are performed by a central government agency, the National Pension Commission (PenCom). Pension related contributions are managed by the PFAs that are licensed by PenCom. The PFAs are licensed to open RSAs for individual workers and to ensure that retirement savings are managed and invested in a manner consistent with the framework set out by PenCom.

In addition, the PFAs are required to keep proper and up-to-date records of their pension-related operations; provide regular information to fund members; and pay retirement benefits to employees and pensioners, in accordance with the legislation that established the scheme. Although pension-related contributions are managed by the PFAs, their role is limited to administration and to defining the investment strategy (Binuomoyo, 2010).

Contributions are invested by the Pension Fund Custodians. Employers are required to send contributions deducted from earnings directly to the appropriate PFC, who then notifies the appropriate PFA of receipt within 24 hours to enable the latter to credit the RSAs of the employees in question (Federal Government of Nigeria, 2004).

**Table 3.1: Single-pillar defined contribution pension system in Nigeria**

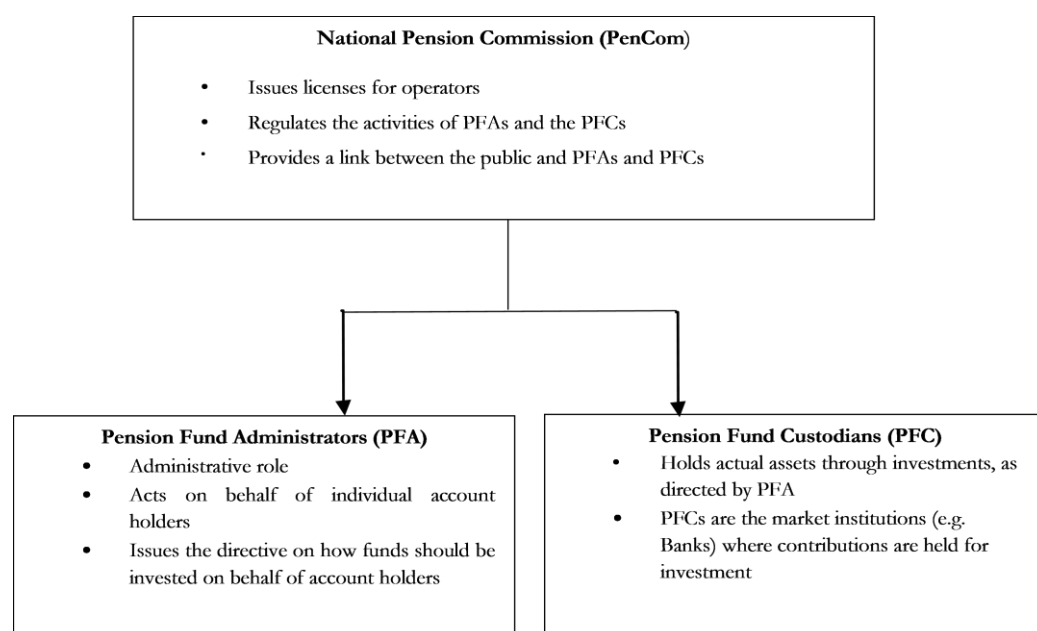
<b>Principle</b>	Earnings and formal labour market employment-related; universalism is possible with 100 per cent formal labour market employment
<b>Coverage</b>	Theoretically mandatory for all citizens, but does not cover individuals working in the informal sector (who equate to approximately 80-85 per cent of the national workforce)
<b>Contributions</b>	Employer and employee share equally the total contribution rate, equal to 15 per cent of the employee's basic monthly earnings
<b>Financing</b>	Fully-funded system
<b>Benefits</b>	Lump-sum payment, periodic monthly payments and/or the purchase of an annuity
<b>Objective</b>	Income replacement; individual freedom over retirement income decision; and capital
<b>Administration</b>	Pension Fund Custodians and Pension Fund Administrators
<b>Regulatory body</b>	National Pension Commission

Source: Federal Republic of Nigeria (2004).

Although it is often argued that defined contribution pension schemes are essential instruments for accumulating domestic capital for development (Holzmann, 2000; Holzmann and Hinz, 2005; Holzmann and Stiglitz, 2001; World Bank, 1994), it is yet to be ascertained how much this model is meeting the objectives of the World Bank's multi pillar pension framework bearing in mind the peculiarities of the country.

As Stewart and Yermo(2009) note, the questions which arise from this 'Chilean style' experiment are whether the infrastructure was and is in place to support the operation of such a system and – even if so – whether it is appropriate for a country such as Nigeria<sup>41</sup>. The World Bank described Nigeria's financial sector as 'characterised by high margins, low levels of intermediation, and few financial products or services' and claimed it advised against the establishment of a 'multi-pillar' on the grounds of this insufficiently developed financial sector (Bateman, 2007). Yet, Nigeria was not persuaded to abort the reform plan.

**Figure 3.2: Structure of pension system governance in Nigeria**



*Source: Federal Government of Nigeria (2004).*

41 There has been some criticism that Nigeria was at a different level of development to Chile when the reforms were introduced (in terms of economic, social and pension system development) and that there was a lack of governance, records, financial institutional capacity and market development (Casey & Dostal, 2008; Stewart and Yermo, 2009; Dostal, 2010).

Moreover, the new system is unable to meet the fundamental goal of providing most Nigerians with access to formal social security programmes as 70 percent individuals work in the informal sector. Some researchers as well as this study, have therefore argued that Nigeria still needs a basic social pension (Casey & Dostal, 2008; Stewart and Yermo, 2009; Dostal, 2010), and a strengthening of reliable essential basic services for any type of pension to achieve its adequacy objective.

### **The Defined Benefit and the Defined Contribution Pension Schemes in Nigeria**

As an aftermath of the pension reform act of 2004 and a federated system of governance, two types of pension schemes operate in Nigeria, namely, the defined benefit scheme (DB) known as PAYG and the defined contributory scheme (DC) known as CPS (Contributory Pension Scheme). It is noteworthy that while the federal and FCT civil service is operating the new CPS, the PAYG scheme operates in most states' civil service. Although both DB and DC schemes aim to provide income at retirement, they differ significantly with respect to the risks faced by employers and employees, the sensitivity of benefits to inflation, the flexibility of funding, and the importance of governmental supervision (Bodie et al., 1988:2).

Defined benefit (DB) schemes are publicly managed payroll-tax financed pay-as-you-go schemes. In this scheme, current workers make contributions based on their earnings. Pensions are then paid out of current revenue (usually by the state, from tax revenue) rather than out of accumulated funds (Schwarz, 2006; Bar and Diamond, 2009). DB transfers resources directly from current workers to retired workers (Hinz, 2011) making them redistributive across generations. A DB plan pays an individual a benefit that is defined by a formula, usually without reference to either the amount of contributions an individual has made to the plan or the level of investment returns that the pension plan has earned on its assets. Irrespective of the benefit formula, the pay-out is usually based on a person's last drawn salary and the monthly retirement income payment continues until death (Doyle et al., 2001). A typical DB plan determines the employee's benefit as a function of both years of service and wage history (Bodie et al., 1988).

On the other hand, defined contribution (DC), also referred to as private pension which can operate as part of private provision, is a typically funded scheme that is neither redistributive

across nor within generations. DC schemes usually have fixed contributions but variable benefits. The benefits often depend on the level of contributions made by the employee and employer and the investment return earned by the assets over the employee's lifetime (Bodie et al., 1988; World Bank, 1994; Dixon, 1989, 1993, 2000). Thus, the individual bears any potential risk. At retirement, the individual meets the Pension Fund Administrators (PFA) and agrees on the mode of withdrawal. Withdrawal could be a lump sum, programmed withdrawals, an annuity bought from the insurance company with the funds accumulated in the account or through a combination of these. A small percentage of the accumulated asset is paid as a lump sum on retirement. When a programmed withdrawal is chosen, the pension is determined annually by the PFA on the basis of the life expectancy and the rate of return on assets. It is not specified what happens if retirees exhaust their account assets. In the case of annuity, the funds are permanently transferred to an insurance company that determines the amount of the pension. Funeral costs and survivor benefits are covered in the case of death of the pension holder. DC benefits are tightly tied to contributions (Schwarz, 2006; Bar and Diamond, 2009).

Moreover, the DC scheme requires the employee and employer to make contributions to the employee's pension fund based on the employee's monthly earnings, and the value of the pension received at retirement is equal to the value of the employee's account balance, which also includes an investment return on the contributions made (Doyle et al., 2001; Stabile, 2002; Zelinsky, 2004).

In Nigeria, civil servants in most states that operate the DB scheme, such as Bayelsa, are guaranteed to receive gratuity and a regular amount of money every month based on their number of working years and their last paid salary. The percentage of earning replaced varies from 66 to 100 percent depending on their level or position before retirement. Permanent secretaries – the highest position in the civil service - and low earners receive 100 percent while assistant directors receive 66 percent depending on the ministry they retire from. However, the government is burdened with payment of pensions and gratuity. The competing demands on the government's consolidated fiscal resources meant that retirement benefit payments were often sacrificed to ensure the payment of salaries and to finance developmental projects. Thus, it was a "common spectacle to see pensioners forming unending queues at designated centres, in a bid to collect pension payments, with occasional reports of deaths in such queues on account of exhaustion and related causes" (Orifowomo, 2006:165). For instance, in the

course of this study, there was a demonstration by the Nigeria Union of Pensioners (NUP) in Bayelsa state for payment of their gratuity.

In contrast, the CPS caters for the federal civil service, FCT and private sector employees. Under this scheme, employees' pension payment depends on their contributions throughout their employment years, contributions from employers, as well as the investment return. Several studies have reported that those who make minimum (low) or no contributions towards their defined contribution pension scheme will face a predicament when they retire due to an inadequate pension asset balance in their fund (Samwick and Skinner, 2001; Choi et al., 2002; Thaler and Benartzi, 2004). Women with low salary and therefore low contributions fall into this category, as they get a replacement percentage of a low salary which will not amount to much and consequently does not ensure adequate retirement income.

The DC scheme exposes retirees to more risk than the DB scheme (Bodie et al., 1988; Beattie and McGillivray, 1995). This is because the growth of the contributions made by both employer and employee is dependent on the size of the contributions made and the country's economic conditions; the employee will either receive a high rate of return or a low one. In other words, this is because the pension system does not function in separation from the social and economic reality of a given country. Therefore, the DC scheme fails to insure workers against poor investment performance of the funds and hence does not seem to have any 'safety net' within it (Beattie and McGillivray, 1995).

Like most African countries, Nigeria not only lacks the capital market required for investing retirement contributions, but continues to suffer from persistent inflation, market fluctuations and macroeconomic instability. Thus, investing retirement income savings in such economic environments involves high risks (Kpessa, 2011). Although it is often argued that defined contributory pension would not only contribute to economic development by enhancing access to capital for productive activities, but also help improve the overall financial market (World Bank, 1994; Holzmann, 2000; Holzmann and Stiglitz, 2001; Bateman, 2007), Nigeria's earlier experiences show that its economic environment was not ready for such a model (Kpessa, 2009, 2010). The DC pension system is not immune to market failures (Kpessa, 2011).

Longevity is another risk that a DC retiree potentially faces. It is possible that the retiree will outlive the retirement resources, especially if they receive the retirement income as a lump sum upon retirement and without annuity. Since women now tend to live longer than men, they face a higher risk of outliving their retirement resources (Zelinsky, 2004) and could struggle to make ends meet. This tends to force them into the informal economy as does the DB scheme if pensions are low or not being paid. Table 3.2 shows the differences between a Defined Benefit Pension Scheme and a Defined Contribution Pension Scheme, based on the Nigerian scenario.

**Table 3.2: Differences between a Defined Benefit Pension Scheme and a Defined Contribution Pension Scheme**

Defined Benefit Scheme	Defined Contribution Scheme
<ul style="list-style-type: none"> <li>• The benefit is determined as a function of both years of service and wage history</li> <li>• Publically funded and managed</li> <li>• The employer absorbs all the risk</li> <li>• The employee is guaranteed a certain benefit amount at retirement</li> <li>• The employee is entitled to receive Gratuity upon retirement</li> <li>• Pension is paid until retiree dies</li> <li>• Provides a stable replacement rate of final income to workers</li> </ul>	<ul style="list-style-type: none"> <li>• The employee and employer each contribute 7.5% of employee's monthly emoluments</li> <li>• Encourages voluntary contributions</li> <li>• Privately funded and managed</li> <li>• Retirement entitlement is based on contributions, the amount of any pre-withdrawal made and the dividend</li> <li>• The employee has to face the risks (e.g.: investment risk, longevity risk)</li> <li>• The employee is not guaranteed any amount of benefit at retirement</li> <li>• 3payment options: lump sum withdrawals at exit, programmed withdrawal provided by the PFAs or annuity offered by the insurance companies</li> <li>• Regular monthly income paid as long as there is money in the account unless annuitized</li> </ul>

*Source - author's computation based on literature*

Table 3.2 above reveals that the state retirees are more secured than the federal and private sector retirees. However, federal and private sector retirees who took up an annuity or periodical payment rather than the lump sum, may at least be provided with a regular monthly income at retirement. Nonetheless, it is argued that older people may avoid taking up annuities in case they need immediate access to money in the event of unforeseen emergencies (Doyle et al., 2001; Butler and Teppa, 2007). This begs the question: are these 'unforeseen emergencies' for them or the mounting pressure to provide for their grown children, as well as grandchildren? In practice, older people tend to spread the money across family and others - either as an active strategy or because of expectations, as studies have shown. For instance, Vera-Sanso et al's study (2010:3) reveals that Indian older parents



assist their married children regularly and have reduced ‘their own consumption and expectations of support’. This present study also finds that Nigerian women retirees prioritised the needs of their family over their own needs with retirees spending their income more on their family than on themselves.

**Table 3.3: General challenges faced by women under the Defined Benefit Pension Plan and Defined Contribution Pension Plan**

Challenges	Defined Contribution Pension Plan	Defined Benefit Pension Plan
Women with disruptions and gaps during employment  Women under the DB scheme do not have to make contributions	During disruption period, women do not make any contributions, therefore there is a lower amount of savings in the fund but they can make voluntary contribution- top up their payment	Women under the DB scheme do not have to make contributions
Longevity risk	The longer women live, the more savings are needed to cater for their living expenses especially during old age.	Women do not face the longevity risk as benefits are given till death occurs
Financial risk(investment risk and annuity risk)	This risk occurs during the accumulation period (investment risk) and during the retirement years (annuity risk)	Women do not face this risk as the amount of benefit at retirement is guaranteed.
Fund management	Women are allowed to withdraw a certain amount of money before they retire for housing, education and health purposes, it can be withdrawn during an unemployment period. However, this may affect the total accumulated in the fund during retirement.	Not allowed to make any pre-retirement withdrawals

Source: Bodie et al. (1988); Bajtelsmit et al. (1999)

Table 3.3 above shows challenges that a woman generally may face under the DB and the DC pension schemes. It shows that women under the DC scheme face higher risks and challenges than those under the DB scheme. Challenges may arise due to women’s life course trajectories such as care responsibility, and educational attainment which affect labour force participation and therefore pension acquisition, entitlement and adequacy. Another challenge arises from life expectancy. Women now tend to live longer than men and so they face a higher risk than men of outliving their retirement resources. The greatest challenge for women (especially in

the global South) in both schemes is the coverage. This is because women are over-represented in the informal sector which is not covered by either pension schemes.

In Nigeria, for instance, as at September 2012, there were a total of 5.3 million registered for RSA – 1.5 million females and 3.8 million males (out of a total workforce of 51.6 million). It could then be argued that contributory pension in Nigeria is a non-starter. As one male official of PenCom asserts:

Well frankly speaking, if you look at the population of this country, and the number of people that are enrolled on the scheme, you can even say the contributory scheme hasn't taken off (interviewed 5/11/12, Abuja).

Having discussed the development of the Nigerian pension system, the characteristics of DB and DC pension schemes and how they differ in terms of funding, management, benefit formula and risks, the inherent gender issues in Nigerian pensions are discussed next.

## **Gender and Pension in Nigeria**

Though coverage is a major issue in most pension systems of the global South, it is more so in sub Saharan Africa where a large majority of the population is in the informal sector which lacks any form of social protection. It is even more so in Nigeria's pension systems where the number of women registered for RSA is nearly one third of number of men (see table 3.7 below). Moreover, women are at the lower rung of the public sector which impacts their earnings and hence their contributions, which are a percentage of their earnings. Besides, many women do not qualify for a pension because they work in the informal labour force. In 2010, it was reported that women's visibility was low in high level decision-making employment in the country as shown in tables 3.4, 3.5 and 3.6 below. The percentage of female judges in 2010 was 24.7 percent against 75.3 percent male judges. Male permanent secretaries were 83.8 percent compared with 16.2 percent for women in 2010. Over 65 percent of senior positions were given to men compared to below 33 percent recorded for women from 2008 to 2010 (NBS, 2013).

**Table 3.4: Distribution of Judges in Nigeria by Year and Sex (2007-2010)**

Year	Women	Men	% women
2007	226	901	20.1
2008	174	422	29.2
2009	172	425	28.8
2010	195	593	24.7

*Source-The National Bureau of Statistics, 2013*

**Table 3.5: Percentage Distribution of Permanent Secretaries by Year and Sex (2007-2010)**

Year	Women	Men
2007	20.0	80.0
2008	18.4	81.6
2009	16.2	83.8

*Source-The National Bureau of Statistics, 2013*

**Table 3.6: Percentage Distribution of Senior Staff in Federal Civil Service by Year and Sex(2007-2010)**

Year	Male	Female
2008	68.3	31.7
2009	67.1	32.9
2010	68.6	31.4

*Source-The National Bureau of Statistics. 2013*

Despite this inequality in pension coverage in Nigeria, gender equality in pension policy is taken as a given by policymakers for three reasons: 1) the retirement age/length of service is the same for women and men; 2) no apparent pay disparity between women and men in the same position; and 3) contribution rate is the same for men and women.

Firstly, while retirement age and length of service is the same for both female and male civil servants, because of their early entrants to the service, some women tend to retire as early as 52 years due to lack of or low education. As mentioned earlier, these women grew up at the time that education was very much prioritised for boys and so the majority of them were

denied access. Their entry into the labour market was impacted by this denial as most entered with primary or secondary level qualifications at an average age of 16 or 17 years. Subsequently by the age of 52, they would have put in 35 years of service and therefore expected to retire. Hence the study indicates that abolishing the upper ceiling to length of service as a retirement condition will put these early entrant women on par with men. Furthermore, extending the years of service will enable civil servants to stay longer in formal employment and not to be forced into the informal sector in retirement in order to meet the needs of their household as evidenced by this study.

Secondly, there might not be apparent pay disparity between women and men on the same level but there are more men in most of the high level jobs as reflected in the tables above. As educational attainment determines job levels, work can and does therefore recreate and reinforce gender inequalities which are reflected in pay, despite complying with equal wages for equal work.

Thirdly, although the percentage contributed by employer and employees is the same, women's pensions are lower than those received by men because the value of the pension depends on earnings, which impact contributions. Both earnings and the contribution rates are impacted by educational attainment and as discussed previously women are less likely to be educated. It is noteworthy that contribution rate is not an issue in DB scheme.

**Table 3.7: Summary of RSA Total Registration as at September, 2012**

S/NO	Age Bracket	SECTOR				TOTAL	TOTAL (M & F)	
		Public		Private			Male	Female
		Male	Female	Male	Female			
1	Less than 30 yrs	562,450	220,721	666,103	278,068	1,727,342	1,228,553	498,789
2	30 - 39 yrs	588,566	353,793	697,611	201,240	1,841,210	1,286,177	555,033
3	40 - 49 yrs	505,821	277,762	343,368	65,635	1,192,586	849,189	343,397
4	50 - 59 yrs	240,309	91,590	126,787	14,332	473,018	367,096	105,922
5	60 - 65 yrs	10,959	1,716	18,161	1,538	32,374	29,120	3,254
6	above 65 yrs	5,380	1,143	6,990	885	14,398	12,370	2,028
	Total	1,913,485	946,725	1,859,020	561,698	5,280,928	3,772,505	1,508,423
	RSA Total	5,280,928						
		2,860,210		2,420,718				

Source: National Pension Commission (PenCom), 2013

In summary, pension schemes are said to reinforce the gender inequalities that exist in the workplace and in society at large because pension is dependent on earnings and contributions which reflect one's life course trajectories. For example, higher the education levels, greater is the earnings and higher the size of pension. Since women are more likely to be less educated, the size of their earnings and pension is bound to be lower. Nigeria can no longer neglect the gender equality issues that are taken as given in the pension schemes. There is a need to understand the impact of gendered life course trajectories on pension acquisitions, entitlements and adequacy. The disparity in coverage is a threatening issue that needs to be dealt with if pension is to address the risk of ageing for both formal and informal workers. Nigeria should sort to assess inter alia: the extent the gender gap in pension schemes is due to women having lower coverage rates than men or due to the dictates of culture and gendered life course. The interest of this study, however, is to explore the factors that potentially determine the extent to which pensions ensure adequate income in retirement for women civil servants.

### **Empirical Studies of Nigerian Pensions**

Since the radical reform of the pension system in Nigeria, the focus of most pension literature and studies has been on coverage (Casey and Dostal, 2008; Dostal, 2010; Ubhenin, 2012), administration and management (Orifowomo, 2006; Koripamo Agary, 2009; Oshiomole, 2009; Binuomoyo, 2010; Kpessa, 2011; Nyong and Duze, 2011; Ubhenin, 2012); the implication for social security planning (Elekwa, et al 2011); workers commitment, retention and attitude towards retirement (Ikeji, et al, 2011) ; and retirement planning/intentions (Petters and Asuquo, 2008; Nyong and Duze, 2010). Still others directly compared the old (PAYG) pension system with the new scheme (CPS) (Orifowomo 2006; Akeni, 2009; Odia and Okoye, 2012; Ubhenin, 2012 ;) and the new scheme with the Chilean model (Orifowomo 2006; Casey and Dostal 2008). Nonetheless, these studies employ quantitative methodology and do not consider the adequacy of the pension income (but for one exception- Nyong and Duze, 2011). However, no study has yet taken a gendered life course and gendered political economy approach to explore factors that impact the extent to which pensions ensure adequate income in retirement for women civil servants. Additionally, gender issues in pensions have barely been addressed.

The comparison is mainly on the administration, management, payment of entitlements and coverage. It is believed that the old scheme has been beset with a lot of challenges and problems (Odia and Okoye, 2012). In terms of administration and management, it is said that PAYG pension's administration had been largely weak, inefficient, cumbersome and lacked transparency (Orifowomo, 2006; Koripamo Agary, 2009; Oshiomole, 2009; Nyong and Duze, 2011). On the other hand, with the new scheme, many highlight the creation of distinct layers of regulatory arrangements such as Pension Fund Administrators (PFAs), Pension Fund Custodians (PFCs) and National Pension Commission (PenCom) as good for accountability and transparency. However, these studies fail to acknowledge how this arrangement compromises welfare (but see Orifowomo, 2006). By appointing PFAs and PFCs, the government has abdicated its responsibilities towards retirees.

Many identify the non-payment or delay in the payment of pension and gratuity as the major problem of the old scheme while these are paid as and when due in the CPS scheme (Abade, 2004; Orifowomo 2006; Ikeji et al, 2011; Kpessa, 2011; Odia and Okoye, 2012; Ubhenin, 2012). However, the adequacy of paid pension in the old and new system is not compared (though Nyong and Duze looked at the adequacy of the new scheme). For instance, Binuomoyo (2009) finds there is an inverse relationship between years of service and pensions of employees and employees' welfare; a direct relationship between employees' gratuity and employees' welfare in the PAYG scheme but a long-run relationship between pension reform and employees' welfare.

Ikeji et al's (2011) study finds that CPS significantly promoted workers commitment to work, retention and attitude towards retirement. They suggest that workers are more confident towards retirement in the new system than in the old. However, this confidence in CPS is based on the regularity of payment of pension not on the extent the pension received ensures adequate retirement income. As Orifowomo argues 'the substance of a pension system is in its adequacy to 'take care' of the retired person, particularly in old age, when he doesn't have the strength to take care of himself or his still surviving family'(Orifowomo, 2006: 172). Elekwa et al (2011), find that the new scheme improved social security planning for the retired workers and for their families to achieve a degree of economic security and provision of cash payments to help replace income lost. The adequacy of the income replaced and the implication for women and men is not explored by their study.

However, Nyong and Duze (2011) seek to examine inter alia, the ability of the new scheme in providing adequate and sustained old age financial security for serving and retired teachers. They find that serving and retired Nigerian teachers are not comfortable with the PRA 2004 to adequately cater for them when they retire and throughout old age. My study builds on and extends this study to investigate the interactive factors that determine the extent to which pensions ensure adequate income in retirement for federal and state retired women civil servants. Unlike the quantitative approach of their study, my study takes a qualitative approach. It also takes a gendered life course approach in order to ascertain the impact of the societal, cultural, political and economic context on the adequacy of retirees' pension, as well as a gendered political economy approach in order to frame the study around "care diamond".

Results of Petters and Asuquo's (2008) study show that the committed and involved teachers have the intention to find a part-time job after retirement. Their study also highlights the commitment to work or the love for work and not the (in) adequacy of pension as the reason to continue working after retirement. My study also builds and extends on this study to investigate the roles that (in) adequacy of pension and the need to continue to meet social reproduction and care obligations play in forcing retirees back into work, particularly in the informal sector.

From the comparison, it is clear that these studies are biased against the Nigerian PAYG scheme. Osakwe (cited in Orifowomo, 2006) succinctly makes the point of most of these studies when he notes that millions of retired Nigerian workers live in abject poverty and neglect as a result of the failure of the country's pension system. Arguably, it could be seen as a case of 'giving a dog a bad name to justify kicking it'. Moreover, not only do these studies fail to acknowledge the solidarity and redistributive components of the DB system, but they also fail to look at the schemes from a gender perspective. It has been said that women under the DC scheme face higher risks and challenges than those under the DB scheme (Bodie, et al, 1988; Bajtelsmit, et al. , 1999). For instance, women do not face longevity risk as pension is paid till death (albeit often late and in arrears), nor do they face investment and annuity risks as the amount of benefits at retirement is guaranteed.

Nevertheless, the new (2004) scheme has been said to be better than the old (Akeni, 2009; Onyeonoru, 2009; Odia and Okoye, 2012; Ubhenin, 2012). It is said to have recorded some achievements such as prompt payment of pension and gratuity, stakeholders' confidence in

the scheme, accountability and accessibility (Akeni, 2009 in Odia and Okoye, 2012; Ubhenin, 2012,). However, evidence in the literature suggests a number of problems associated with the pension reform. Coverage is a major problem. For example, in the beginning of 2010, the new system covered around four million Nigerians in a country with a workforce of over 50 million people (Dostal 2010). The low coverage, as noted by an official of PenCom, could be ‘a non-starter’ for contributory pension.

Furthermore, the new scheme has failed to achieve any of the originally stated goals (Akeni, 2009 in Odia and Okoye, 2012; Dostal, 2010; Kpessa, 2011; Ubhenin, 2012) and to allow for coverage of workers in the informal sector (Casey and Dostal, 2008; Dostal, 2010; Ubhenin, 2012). These studies suggest a consideration of a different approach such as a social pension to expand basic social security in the Nigerian context (Dostal, 2010) and to provide for old age in Nigeria (Casey and Dostal, 2008). Social pension is perceived, by Casey and Dostal, as ‘an alternative way to distribute some of Nigeria’s oil wealth in an equal manner’ (ibid: 260). How this can be achieved is missing in the literature. However, the issue of resource distribution is a pertinent one. There is lack of commitment to the wellbeing of the country by government evidenced by absence of reliable basic infrastructures for the populace. This is attributable to lax governance that has frittered away the oil earnings (ONE campaign report, 2013). This present study finds that the limited access to reliable basic services (such as quality education and healthcare) impacts the extent to which pensions ensure adequate income for women retirees. Therefore, retirees rely on additional means to supplement their pension income in order to continue meeting the basic needs of their household.

In addition, the new system is based on inappropriate and out-dated lessons from Chile, an economically more advanced country (Casey and Dostal, 2008:260). At the time when Nigeria was copying the Chilean model of 1981, Chile was embarking on a reform to enhance coverage, gender equity, public finances and distributional equity (Marcel Commission, 2006 in Borzutzky, 2012). Akeni (2009) discovers that the new scheme may not impact positively on the standard of living of retirees and pensioners unless there was proper coordination and supervision by the Nigerian Pension Commission of the Pension Fund Administrators and Custodians (cited in Odia and Okoye, 2012). In concordance with Akeni, my study finds that both schemes do not ensure adequate income in retirement, more so for the new than the old scheme, due to several factors that impact the adequacy of retirees’ pension.



The major shortcomings of the above studies are their neglect of gender and their quantitative approaches. Though none of the above studies considered gender issues in the pension systems, gender studies have gained increasing recognition and attention in Nigeria. There has been a general consensus that ‘women have always been treated as the weaker sex, marginalised, oppressed and alienated’ in the political, economic and socio-cultural dimensions (Omotola, 2007:37). With regards to education, women are also under-privileged, lagging far behind their male counterparts in terms of adult literacy level, primary and secondary school enrolment, and record high rates of primary school dropouts (Dauda, 2004; Oyekanmi, 2004; Ako-Nai, 2005; Adereti, 2005).

However, no study has yet investigated gender issues inherent in the pension system<sup>42</sup>. Neither has any study taken a gendered life course nor gendered political economy approach to explore factors that affect the adequacy of retired women civil servants’ pension. This study therefore aims to bridge this gap in knowledge as related to female civil servants with a qualitative approach.

## **Conclusion**

This chapter has attempted to set the scene of the country of study. With a view to showing how significant historical, political as well as socio-economic trends in Nigeria could impact on pension acquisition, entitlements, adequacy and supplements for women retirees. The chapter noted that disparity in educational attainment is attributable to traditional beliefs in male superiority and female subordination, with implications for labour force participation. In addition, it looked at the development of the Nigerian pensions, the differences between the two existing pension schemes and the inherent gender issues. Finally, the chapter highlighted the gender blindness of earlier studies on Nigerian pensions.

The next chapter outlines the methodological framework of the research and the methods used to gather data. It also discusses the relevant ethical issues and reflects on research experience, assessing the impact on the data gathering and analysis. Limitations of the study are identified.

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<sup>42</sup> Fayankinnu (2012) examined female retirees’ experiences of retirement in South-western Nigeria but not the inherent gender bias in Nigeria’s pension system. He found that while women retirees’ experiences in the lower rung of the civil service were unpleasant, the experiences of women in higher positions were pleasant.

## **Chapter 4- Developing a Methodology**

### **Introduction**

This chapter discusses the methodology used in answering the research questions and testing the hypotheses of the study. Using a combination of qualitative feminist research and quantitative methodology, the study investigates the factors that impact the extent to which pensions ensure adequate income in retirement for women civil servants in Nigeria. The chapter begins by considering the philosophical assumptions which underpin the methodological stance of the study. It explains the reasons for adopting feminist postmodernism as the study's epistemological stance. It then moves on to explain the process of data collection and analysis used in this study as well as justification for methods. Finally, there is a discussion of relevant ethical issues and a reflection on my research experience assessing the impact on data gathering and analysis, and the limitations of the study.

### **Feminist Research Methodology**

Although there is no clear definition of feminist methodology, there is some consistency in the literature that social change is central to feminist research (Harding, 1987; Fonow & Cook, 2005), that feminist research is about improving women's lives (Harding & Norberg 2005); creating "new relationships, better laws, and improved institutions"( Reinharz, 1992: 175), and that women are empowered through social research (Harding, 1987; Reinharz, 1992; Acker et al, 1996; Oakley, 1998; Ramazanoglu and Holland, 2002; Fonow and Cook, 2005; Harding and Norberg, 2005). This study is, therefore, anchored in feminist research methodology (DuBois, 1979, 1983; Mies, 1983; Stanley and Wise, 1983, 2002; Harding, 1987; Hawkesworth, 1989; Reinharz, 1992; Fonow and Cook, 2005). Feminist research studies the social conditions of women in a sexist, 'malestream' and patriarchal society (Stanley and Wise, 1983: 12), and enlightens people about taken-for-granted sexist practices and the gender-blindness of government policies that lead to an unequal and discriminating social order. This seems an important feature when taking a life course approach to researching the lived experiences of women who worked and retired from a male dominated formal sector in Nigeria. A feminist approach argues for the validity of knowledge based on lived experience, and on gender identity (Harding, 1987; Hawkesworth, 1989).

Feminist research is underpinned by three philosophical epistemologies that emphasise the validity of knowledge based on lived experience, and on gender identity: feminist empiricism, feminist standpoint and feminist postmodernism (Harding, 1987; Hawkesworth, 1989). Feminist empiricism made important contributions towards uncovering andocentric bias in social research by encouraging the practice of “good” science (Hesse-Biber, 2011). It argues that the culture of research must be changed to include more women in positions of authority in research communities. A key problem of this methodology is that research in which the focus is on the context of discovery is not considered ‘real science’ since it is seen as value-laden (Harding, 1991:141-2).

Feminist standpoint is of the view that individuals’ daily activities or material and lived experiences structure their understanding of the social world. It argues that ‘social scientists should take the “standpoint of the oppressed” as a basis for constructing “objective knowledge”’ (Smith, 1998:315). Feminist standpoint is often criticised on the grounds that it collapses all women’s experiences into a single defining experience and pays little attention to the diversity of women’s lives (Hesse-Biber, 2011).

Postmodern feminism recognises that the everyday experiences of women are more complex and diverse than one single all-encompassing model can explain. It recognises the plurality of differences amongst women as a group, as well as the complexity and variety of gender relations, rejecting the Universalist view of human action and experience. Postmodern feminism has been widely criticised for abandoning the intellectual and political aims of standpoint feminism that may lead to disintegration of the feminist movement. However, it has also been argued that there is little to lose and much to gain from the postmodern feminist ‘celebration of multiplicity’ (Tong, 1992:233).

### **Why a Postmodern Feminist Methodology?**

Feminist postmodernism (FP) is the epistemological stance of this study for several reasons. FP seeks to expose the gendered reality of social relations and uses gender as a legitimate basis of social inquiry. It is the ultimate acceptor of diversity; multiple truths, multiple roles, multiple realities are part of its focus (Olson, 1996). Postmodernism conceives knowledge in essentially relativist terms. Thus, it argues that subsuming all women into a general category obscures differences in behaviour, desire, and experience and ignores existing inequalities among women (Oakley, 1998; Scott, 1990). FP aims to deconstruct and reconstruct

commonly assumed aspects of social life for women. As well stated by Allen and Baber (1992), a more comprehensive knowledge of the diversity of women's lives should result in a more inclusive feminist agenda rather than one extrapolated from the experiences of a privileged subgroup. Feminist postmodernism, thus, enables the embracing of the heterogeneity of women's experiences in terms of the multiplicity of influences by age, class, race, religion, sexual orientation, education, and other significant experiences (Gagnier, 1990) while acknowledging the oppression of women (Bordo, 1990). It also challenges us to create alliances that allow us to work together to construct a new understanding of gender relations, class relations, and race relations that will empower each of us (Allen and Baber, 1992:13). As Flax (1987) states, postmodern thought is the proper foundation for future discussions of gender relations and the situation of women. Consequently, postmodern feminism tries to understand how gender inequality interacts with other issues like racism, homophobia, classism and colonization to produce and establish a "matrix of domination" by the patriarchal society. A feminist postmodern epistemological approach allows for openness and inclusiveness regarding research methods (Flax, 1987).

Against this background, this thesis takes as its case study the experiences of retired women civil servants in Nigeria. While there are some commonalities between these women - age, gender and motherhood for example, there is diversity and heterogeneity in their individual life course and the impact on the adequacy of their pension. In light of the male/female binary and patriarchy, this study explores whether or not these 'privileged' women are indeed free from the dictates and confines of patriarchal structures. This interest goes beyond inequality in the labour market and pension acquisition and entitlement to include pension adequacy and choice and use of pension supplements.

## **Research Methods and Data Collection**

Harding (1987) describes method as a technique and procedure for gathering data such as an interview. Methods are generally dichotomized into being either quantitative or qualitative. This study uses qualitative methods as a way to investigate the factors that impact on the adequacy of women retirees' pension income. Qualitative research has been described as a form of social inquiry that focuses on the way people interpret and make sense of their experiences and the world in which they live (Holloway, 1997). Qualitative research aims to understand the social reality of individuals, groups and cultures. It has been noted that

qualitative researchers study things in their natural settings, attempting to make sense of, or to interpret phenomena in terms of the meanings people bring to them (Denzin, et al 1994; Denzin and Lincoln, 2000). Orlikowski and Baroudi (1991) observe that a key aspect of qualitative research is the idea that meaning is constructed by individuals in their uniqueness as part of a particular context and interactions, and those meanings are in turn reflected in state policy documents and laws.

Qualitative research also has the capacity to develop valid causal descriptions analysing how certain events have an influence on others, and understanding cause-effect processes in a local, contextualised, placed way (Maxwell, 2004b: 260). It is based on methods of data gathering that are flexible and sensitive to participants' special features and the social context in which the research takes place (Mason, 1996:4). It, therefore, seems well suited to my research, both in terms of the social actors involved, female retirees, and the context of the study. Furthermore, qualitative methods make it possible to explore a multiplicity of dimensions of the social world in order to gain understanding of the behaviour, values and beliefs, experiences of participants and the significance of the meanings generated (Maxwell, 1992, 2004a, 2005; Denzin, et al 1994; Denzin and Lincoln, 2000; Mason, 2002; Becker and Bryman, 2009). In other words, qualitative methods allow the researcher to see through the participants' eyes, giving insight into their perspectives, motivations, assumptions, perceptions, frames of reference, language and views of the world (Spencer et al, 2003). This can be achieved by using methods that '... celebrate richness, depth, nuance, context, multi-dimensionality and complexity rather than being embarrassed or inconvenienced by them' (Mason, 2002:1).

It has, therefore, been argued that qualitative methods are more appropriate for feminist research as they are best suited to reveal and understand experiences of women in contemporary society and adequately address their needs by allowing subjective knowledge (Depner, 1981), thus challenging the partial accounts of the gendered lives of both women and men (Wambui, *nyĩ*). One of the most distinctive features of feminist qualitative research is the emphasis placed on reflexivity or engaging in reflection about the research process (Mauthner and Doucet, 2003; England, 1994; Ackerly and True, 2008). Therefore, the researcher must be reflexive about how she gathers and interprets her data, her role in the analytic process, and the pre-conceived ideas and assumptions she brings to her analysis (Harding 1993; Hertz 1997; Wolf 1996; Devine and Heath, 1999; Letherby, 2003), as the

validity of her interpretations is dependent on her ability to demonstrate how they were reached (Boulton and Hammersley, 1996). As Strauss and Corbin (1990: 75) have noted, “The trouble is that researchers often fail to see much of what is there because they come to analytic sessions wearing blinders, composed of assumptions, experience, and immersion in the literature”.

Furthermore, feminist methods provide opportunities and tools to challenge the status quo and dominant ways of thinking. This study is a great opportunity to challenge the assumed gender neutrality of Nigerian pension systems. Feminist method provides a way for women retirees to reflect and share on factors that impact the extent their pension ensures adequate income in retirement.

Although qualitative methods have much to offer researchers, barriers that limit their use need to be addressed. One such barrier is that of generalisability due to its relatively small samples. Generalisability, Finch (1987:228) asserts, is ‘perhaps the most obvious weakness of qualitative methods from a policy perspective’. Consequently, when dealing with small samples it is important to show that the research findings can have a wider application. However, owing to the very different epistemological and ontological positions of qualitative and quantitative approaches, there is much questioning of the extent to which or whether at all qualitative research findings can be generalised. Nevertheless, it is important that qualitative research is transferable to other contexts or wider theory in order to have an influence in the policy arena. But as Lewis and Ritchie (2003:284-285) state, ‘there is not a clear and agreed set of ground rules for the conditions under which qualitative research findings can be generalised or what the process involves’. Significantly, they identified three linked but separate concepts through which qualitative research could be generalised<sup>43</sup>.

However, before any generalisations can be made, the data needs to be checked for both reliability and validity. According to Lewis and Ritchie:

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43 These concepts are: 1. Representational generalisation: whether what is found in a research sample can be generalised to, or held to be equally true of, a parent population from which the sample is drawn; 2. Inferential generalisation: whether the findings from a particular study can be generalised, or inferred, to their settings or context beyond the sampled one; and 3. Theoretical generalisation: whether theoretical propositions, principles or statements can be drawn from the findings of a study for wider application (Lewis and Ritchie 2003:285).

Reliability is generally understood to concern the replicability of research findings and whether or not they would be repeated if another study, using the same or similar methods, was undertaken. ...Validity is traditionally understood to refer to the correctness or precision of a research reading ... the extent to which the phenomenon [on] under study is being accurately reflected, as perceived by the study population (2003:285).

Seale argues that good practice in relation to reliability and replication can be achieved through an aspect of reflexivity: 'showing the audience of research studies as much as possible of the procedures that have led to a particular set of conclusions' (Seale, 1999:158); and discussing the impact of their role and presence and also the effect of the research process on them (Lincoln and Guba, 1985; Sandelowski, 1986; Cutcliffe and McKenna, 1999; Meyer, 2001 all cited in Spencer et al, 2003 ).

On the other hand, Schofield argues that for anyone interested in questions of meaning and interpretation at a more individual level, traditional thinking about generalisability is arguably less important: it is the uniqueness of each case that is of value to the study (cited in Hammersley, 1993). However, this study has wider relevance in that the findings can be representative of Nigerian civil servant retirees since the sample is drawn from the two operating pension schemes in Nigeria. It is believed that this study's findings are generalisable because the life course and the near absence of state provision of basic services and infrastructure impact (retired) Nigerians, albeit at different gravity. In addition, this researcher is reflexive about how she gathered and interpreted her data, her role in the analytic process, and the pre-conceived ideas and assumptions she brought to her analysis (Harding 1993; Hertz 1997; Wolf 1996; Devine and Heath, 1999; Letherby, 2003).

Quantitative method has the capacity, inter alia, to test hypotheses that are constructed before the data are collected. It can also generalise research findings beyond the scope of the specific group (Becker and Bryman, 2009; Becker, et al, 2012). The researcher may construct a situation that eliminates the confounding influence of many variables, allowing a more credible assessment of cause-and-effect relationships (Johnson and Onwuegbuzie, 2004). Quantitative research may have higher credibility with many people in power (Johnson and Onwuegbuzie, 2004; Becker and Bryman, 2009; Becker, et al, 2012). However it is limited by the fact that the researcher may miss out on phenomena occurring because of the focus on theory or hypothesis testing rather than on theory or hypothesis generation. In addition,

Knowledge produced may be too abstract and general for direct application to specific local situations, contexts, and individuals (Johnson and Onwuegbuzie, 2004).

### ***Data Collection***

The study employed semi-structured interviews (Appendix B) and questionnaires (Appendix C) as primary tools for data collection in order to achieve a more accurate picture of the factors that determine the extent to which pensions ensure adequate income in retirement for women. Interviews captured the multitude of subjects' views of a theme so that the researcher came to see the respondents' complex social world (Denzin and Lincoln, 2000). Semi-structured interview is 'a conversation directed by an interview guide organised around key areas of interest to the topic under investigation (Becker and Bryman, 2009:406). For the purposes of the study, semi-structured interviews with retired women civil servants allowed for the exploration of their subjective experiences and the meaning that they attach to those experiences. This method identified the causal relationships and connections between life events and choices, and explained the decisions made as a result of them. In other words, the use of semi-structured interviews enabled me to interpret the meaning, experience, accounts, actions and events of retirees. Semi-structured interviews are particularly useful when exploring feelings, emotions and contradictions in greater depth and when a measure of honesty and openness is required. Interview methods offered the most straightforward application of feminist values and beliefs. The focus on participants' experiences and building shared understanding reflects the valuing of personal stories and connected relationships. Interviews also gave the participants space to develop ideas and speak more widely on issues. As Becker and Bryman (2009:406) assert; it affords the interviewer the flexibility to modify the sequence and wording of questions. The interviewer is, in effect, in charge of the development of the interview and can therefore govern the pattern of (non) interventions (Wengraf, 2001:63).

In order to have access to an appropriate number of samples, I had to use a combination of methods. Questionnaire was designed to help me achieve a sample that included DC retirees. It generated 'qualitative' data through open-ended questions. The goal of mixed methods research is to draw from the strengths and minimize the weaknesses of qualitative and quantitative in single research studies and across studies (Johnson and Onwuegbuzie, 2004). The arguments for a mixed method include the fact that the results from one method can help



develop or inform the other method (Greene, et al, 1989). It is also asserted that one method can be nested within another method to provide insight into different levels or units of analysis (Tashakkori and Teddlie, 1998). In this sense, this present study can be said to be more qualitative in nature. Mertens (2003) also argues that mixed methods can serve a larger, transformative purpose to change and advocate for marginalized groups, such as women, ethnic/racial minorities, members of gay and lesbian communities, people with disabilities, and those who are poor. It has also been said that a mixed method is an expansive and creative form of research that is inclusive, pluralistic, and complementary (Johnson and Onwuegbuzie, 2004). They further argue that many research questions and combinations of questions are best and most fully answered through mixed research solutions. Other strengths of mixed methods are that words, pictures, and narrative can be used to add meaning to numbers and numbers can be used to add precision to words, pictures, and narrative. It can provide stronger evidence for a conclusion through convergence and corroboration of findings (ibid). Thus, this study converges quantitative and qualitative data in order to provide a comprehensive analysis of the research problem.

The interview and questionnaire checklist was produced and organised around the following: a) life course; b) experiences of retirement specifically retirees' entitlements, their retirement expenditures and additional means of support; c) knowledge of pension policy and its implementation and d) demographic information.

The fieldwork lasted from November 2012 to March 2013 with additional data on male retirees collected in November 2013. The study was first piloted in October 2012 using six interviews of women retirees which allowed me to gauge the time an average interview would take; and also to make further changes to how certain questions are phrased and to include new ones. An initial mapping also took place in order to identify archival material, academic material and policy documents. Thereafter, there was a period of semi-structured interviews/questionnaires with retirees and key informants at the federal and state levels. All interviews/questionnaires were conducted as a way of testing the hypothesis of the research.

### ***Research Site***

The selected areas of study are representative of the two pension schemes that are operative in Nigeria (the defined benefit and the defined contributory). These sites are Yenagoa (Bayelsa State) and Abuja (Federal Capital Territory). The map in figure 4.1 shows the areas.

### ***Abuja- Federal Capital Territory***

The Federal Capital Territory (FCT) was carved out in 1976 from parts of Nasarawa, Niger, and Kogi States in the central part of Nigeria. The FCT is part of the North Central geopolitical zone of Nigeria. The territory is located just north of the confluence of the Niger River and Benue River. It is bordered by the states of Niger to the West and North, Kaduna to the northeast, Nasarawa to the east and south, and Kogi to the southwest. Its capital, Abuja, is also the capital of Nigeria. Lying between latitude 8.25 and 9.20 north of the equator and longitude 6.45 and 7.39 east of Greenwich Meridian, Abuja is geographically located in the centre of the country. The FCT has a landmass of approximately 7,315 km<sup>2</sup>, of which the actual city occupies 275.3 km<sup>2</sup>. It is situated within the Savannah region with moderate climatic conditions.

### ***Yenagoa -Bayelsa State***

Bayelsa State, which was created on October 1, 1996 out of the old Rivers State, lies in the heaviest rainfall area in Nigeria. It is geographically located within Latitude 04° 15' North, 05° 23' South and longitude 05° 22' West and 06° 45' East. It shares boundaries with Delta State on the North, Rivers State on the East and the Atlantic Ocean on the West and South. The state is a picturesque tropical rain forest, with an area of about 21,110 square kilometres. More than three quarters of this area is covered by water, with moderately low land. The area lies almost entirely below sea level with a maze of meandering creeks and mangrove swamps. The network of several creeks and rivers in the South all flow into the Atlantic Ocean via the major rivers. The vegetation here is characterized by the mangrove forest. In the North, it has a thick rain forest with arable lands for cultivation of various food and cash crops. Bayelsa State is a major oil and gas producing area contributing to over 30 percent of Nigeria's oil production. This explains why Bayelsa declares itself as 'the glory of all lands.' It has an estimated population of 2 million people. The capital, Yenagoa lies between Latitude 4°55'48"N and Longitude 6°17'24"E in the centre of the Niger Delta region of Nigeria.

**Figure 4.1: Map of Nigeria**



Source: OCHA

### *Sampling*

The aim of sampling in research is to obtain detailed accounts from participants that will enable the research questions to be thoroughly explored and answered. It is established that 70 percent of Nigeria's workforce works in the informal sector where women are overrepresented and therefore not covered by the pension system. As Hassim and Razavi (2006:9) posit, the small size of the formal economy in most developing countries meant that job security and work related benefits remained privileges available to a relatively thin stratum of workers, predominantly men. Subsequently, the majority of the sample was the women among this 'privileged' few. Thus the study sample comprises federal and state retired women and men civil servants aged between 54 and 67 years of varying educational levels and different ethnicities. The state civil servants sampled are of the same ethnic group (Ijaw). The ethnicities of the federal civil servants are varied representing the federal character as should be expected, making it too vast for consideration as a significant variable in sample choice of this study. However, where participants' ethnicity is considered to matter, reference is made to it (e.g. North/South differences in education and the civil war). For ease of analysis, the retirees' educational attainment<sup>44</sup> and the age they retired<sup>45</sup> were categorised

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<sup>44</sup> The sample was grouped into 4 education levels: O'level or less, diploma, graduate and postgraduate

<sup>45</sup> The age retired was divided into 2 groups: 52-55 years and 56-60 years

into groups. Since Nigeria operates both defined benefit (DB) and defined contributory (DC) pension schemes, retirees from the two schemes are sampled. To keep the variable same, I sampled those who retired between 2007 and 2012 in both schemes because the pension reform did not kick in until late 2007. Most participants were purposively selected as they are known to the Pension Board, Pension Fund Administrators (PFAs), Nigeria Union of Pensioners (NUP). In order to investigate the structure and implementation of the pension policy as well as the management of the pension entitlements, Key informants involved in policy and advocacy and ‘gatekeepers’ in National Pension Commission (2), PFAs (3), Office of the Head of Service (1), Bayelsa State Pension Board (2) and NUP (2) were also sampled based on how closely they work or interact with the targeted population. Semi-structured interviews were conducted with retirees and key informants.

About 200 questionnaires were also administered to a list of targeted women retirees face-to-face and by telephone. After about 20 interviews and 50 fully filled questionnaires, there seemed to be no new information being contributed and the sample seemed to have reached a saturation point. As a result of the challenges in accessing both state and federal retirees, the interviews ended with a total of 40 (30 women retirees and 10 key informants). Due to the ‘gender neutral’ claims of Nigerian pension policy and the underrepresentation of women in the formal sector, I had decided to focus the study on retired women civil servants’ perception of their experiences and how they differ from men’s. However, after sampling women, it became apparent that in order to effectively challenge the gender equality assertion of policy makers, there is the need to include men retirees’ experiences and their perception of women’s. As noted by Knodel and Ofstedal, (2003:694) regarding vulnerabilities, a focus on women seems ‘remarkably one- sided and contradictory to the ideals of gender equity’. Therefore, in order to gain some comparative purchase on the data set on women retirees, not only were the views of a sample of men retirees (albeit small number) sought, but the women’s stance was also presented to the men. Therefore, the total study population was 80 female retirees of different educational attainment and social statuses<sup>46</sup> including widowed (70), married (6), never married (1), and divorced (3); 15 male retirees and 10 key informants. The interviews were conducted in Abuja and Yenagoa, Nigeria.

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<sup>46</sup> See appendix D for composition of participants

Secondary data was collected through analysis of pension policies which informed some of the questions posed. Information and data were also obtained through academic material, policy documents, published reports and official data on retirees from Pension board, PenCom, PFAs, Nigeria Bureau of Statistics and NUP. Secondary data are relatively cheap and quick. It can be used for triangulation purposes and can be replicated to check on the reliability of the original research (Rowlingson, 2004). However, it is often ‘predigested’, impossible to disaggregate and potential issues around reliability and validity arise (ibid).

It is noteworthy that although the percentage of the population of older people (60+) in Nigeria is relatively small (5 percent), it is increasing rapidly. Data is indicative of the small number of older people receiving pensions. The study sample is representative of the plight of formal sector retirees, although the retirees considered in this study are the young old (54-67 years), early in their retirement period.

## **The Data Collection Process**

### ***Questionnaire Design***

The questionnaire design centred on the key research question: What are the factors that determine the extent to which pensions ensure adequate income for retired women civil servants in Nigeria? The questionnaire was produced and organised around the following sections: Experience of retirement, knowledge of pension policy and its implementation, life course and demographic information.

#### *Experience of retirement to identify:*

- retirees’ monthly salary before retirement, monthly pension and gratuity/lump sum pay outs;
- their retirement expenditures;
- any additional means of support retirees employ; and
- to find out if retirees’ pension is adequate to maintain their accustomed standard of living.

#### *Knowledge of pension policy and its implementation*

- To find out if retirees know how much they contributed during their working lives.

- To discover if their benefit is adjusted over time in response to changing prices or overall living standards.
- To find out if women and men are treated equally in terms of earnings, pension entitlements, retirement age and labour participation.

*Life course to identify:*

- Past experiences that may have influenced the retirees' choice of career path.
- What options were available to them in terms of education, career, employment, marriage and family?
- Impact of motherhood on career,
- Major life changing events or turning points in retirees' life that have impacted their education, career choice, marriage, child bearing, employment and retirement life choices or chances.
- How significant historical events and economic conditions in Nigeria directly impacted retirees' life choices or chances- Such events as the civil war, SAP, creation of states and relocation of the country's capital.

*Demographic information*

- To identify retirees' age, profession, employer, marital status, level of education, place of residence, number of children and grandchildren.

***Interview Strategy***

Once the samples were identified and access negotiated, it was time to conduct the interview. The length of the interviews was between 45 minutes and an hour but participants had the option to have breaks, decline answering certain questions or discontinue the interview at any time. With regards to the interview process, where the interview took place was an important consideration. It was deemed important that the participants were interviewed in a place that they were comfortable and free to talk. For this reason, the offer of a room by the PFAs and Pension board was politely declined and the interviews were conducted in retirees' own homes, offices or the NUP office in Abuja and Yenagoa. The researcher's where about was

made known to relatives at all times for safety reasons given the militancy situation in Nigeria i.e Boko Haram / MEND.

### ***Recruitment***

After the pilot, it was time to access the participants. In order to find a sufficient number of participants from the state and federal governments, it was necessary to use these contacts: State Pension Board and the office of the Director of Pensions at the Treasury in Bayelsa State, Nigeria Union of Pensioners (NUP), National Pension Commission (PenCom) and the Pension Funds Administrators (PFAs). It was a challenge to get any data on the state retirees. The Pension Board initially claimed they had no record of their pensioners. After much persuasion, it was decided that a letter to the head of service was needed to grant access. After approval was granted by the head of service, the next hurdle was getting the retirees' contact details which the Pension Board did not have but thankfully the Office of the Director of Pensions at the treasury and NUP did.

As retirees were known to the pension board and PFAs, they were purposively sampled. The list of participants was to a great extent created out of an initial pool of retirees given by both State Pension Board and PFAs. The criteria for selecting participants were based on being a retiree, retiring between 2007 and 2012 and willingness and availability to participate in the study. A few participants were recruited through snowballing when it was becoming frustrating to access retirees on the given list due to logistics. As participants are retired, some have relocated to their states (in the case of federal retirees) and villages (in the case of the state retirees). As a student on limited budget, the logistics of travelling to all corners of Nigeria proved very challenging financially and otherwise.

With the questionnaires, the PFAs insisted on administering most of the questionnaires themselves. I was only allowed to administer some of the questionnaires in the PFA's offices whether in person or over the phone. The administration of the questionnaire by PFAs could be seen as problematic. It could be argued that the responses might have been given by the PFAs, thus producing distortion. In order to ensure the objectivity of the answers in these questionnaires, they were checked against the answers from the interviews, these respondents

had the same views as the interviewees. Moreover, as stated earlier, the women's stance was presented to a sample of men retirees in a back-up data collection.

### **Ethical Considerations**

An 'ethic' is a framework of thought concerned with morality and with moral choices between things and actions seen as good or bad (Stanley and Wise, 2002:200). Feminist ethics take on board the issue of representationality and recognise the rational and intentional basis of emotional and other rational responses to social situations and those involved in them (ibid). Thus, prior to the study, during recruitment, interviewees were given information sheet that detailed the nature and expected outcome of the study. Informed consent was sought using consent forms (Appendix A) to ensure participants understood their rights. They were encouraged to read and understand the objectives and procedures of the study on the information sheet as well as their rights before signing the form. Participants were asked to sign two consent forms; they kept a copy and gave the other to the researcher. A few insisted on not keeping any copy for themselves while some gave their consent orally which was recorded.

Interviews took place after participants had read and understood the information sheet and given their consent. Before any research related question was asked, the purpose of the research was briefly reiterated. The participants were reminded that participation is voluntary so they could withdraw from the interview at any time and that they had the right to have the data on them withdrawn. The participants' rights were respected and steps were taken to avoid harm, distress or exploitation arising from their involvement in the study. The interviews were recorded using a digital voice recorder and notes were taken.

Care was taken throughout the study process that retirees' confidentiality was not breached so that they are not victimised in any way. To ensure confidentiality, interviews took place in a private setting and participants' initials were used in data analysis taking away any features which might identify them. While initials of retirees were used in labelling transcriptions and in data analysis for anonymity, the officials' initials were not used for the same reason. All transcripts are stored in a password protected laptop and only available to the researcher.



## **Reflection on the Research Experience**

Presentation of reflective accounts of the research process will focus on reflexivity, negotiating access-gatekeepers, power dynamics and positionality. It is important to note that I am a 54 year old Nigerian Diaspora woman married with two children and Bayelsan by marriage. I have worked for a Nigerian Retirement and Ageing Awareness NGO and my research interest and experience has been in ageing and old age poverty.

### ***Reflexivity***

Reflexivity has come to be regarded as one of the central principles of feminist research (DeVault 1996; Fonow and Cook 1991, 2005; Gelsthorpe 1990; Naples 2003; Ramazanoglu and Holland 2002). Most feminist researchers openly reflect on, acknowledge, and document their social location and the roles they play in co-creating data and in constructing knowledge (Harding 1993a; Hertz 1997; Wolf 1996).

While feminist researchers have recognized that reflexivity is important in data analysis, and in knowledge construction more generally (Mason 2002; Olesen et al. 1994; Pidgeon and Henwood 1997), the question remains as to how researchers can “do” reflexivity within the context of empirical research practice, and particularly the analysis and interpretation of narratives. As well stated by Ramazanoglu and Holland (2002):

‘Feminism has been stronger on honourable intentions for accessing power relations than on effective skills and strategies to enable researchers to overcome limits of understanding, and the difficulty of seeing ourselves as others see us’ (p. 119)

Furthermore, it is well established that qualitative researchers’ subjectivity, standpoint, autobiography or self-biography can ‘filter, skew, [and] shape’ their research (Armstead, 1995:628; Cotterill and Letherby, 1993; DeVault, 1996; Harding, 1987, 1991; Letherby, 2003, 2005; Peshkin, 1988; Reinharz, 1992; Smith, 1987, 1990; Stanley and Wise, 1983, 1993). Researchers are encouraged to identify, be sensitive to, and document how their ‘social background, assumptions, positioning and behaviour’ affect all stages of the research process (Finlay, 2006, p. 21; Green, Franquiz, and Dixon, 1997; Letherby, 2005; Poland, 2002; Silverman, 2004; Willis, 2010).

Hertz (1996:7) asserts that reflexivity enables the awareness of the ‘political/ideological agendas hidden in our writing’ and insight (albeit limited) into how factors such as our social location and personal assumptions shape research encounters and interpretations. Therefore, it is inevitable that my age, gender, background, work and research experiences and assumptions shaped the production and interpretation of my data. However, as Bishop and Shepherd (2011:1290) note, we cannot be certain of the aspects of our past experiences, social background and position, personal assumptions, self-narrative, appearance, and behaviour during the interview that shape our data collection and research as a whole. Therefore in our reflexivity, we must acknowledge not only that we cannot fully capture our role in data production (Bishop and Shepherd ,2011) but also that bias, assumptions, and power inequalities are not erased (Shope ,2006).

### ***Negotiating Access - Gatekeepers***

In order to gain access to retirees, I had to go through 2 or 3 tiers of gatekeepers. This proved to be a lengthy and frustrating process. Though it was relatively easy establishing contact with Bayelsa State Pension Board, it was a huge challenge getting any kind of information on retirees from them. I was passed from one ministry to another (pension board to treasury to civil service commission to applying for access to the Head of Service). Accessing DB pensioners through the Nigeria Union of Pensioners’ (NUP) office was equally challenging. Although the Pension Board gave me the state NUP contact details, it was almost impossible to get them on the phone or locate their office. Eventually, the chairman was reached; he was understandably cagey and suspicious of me. The reason for this became clear during the interview. Just two weeks before this meeting, pensioners had held a sit down protest demanding Bayelsa state government pay them their gratuity. This, as should be expected, displeased the governor who had only been in office for less than a year. He was very angry with the NUP chairman and made a lot of threats. This experience made the chairman suspicious of a ‘sudden’ interest in research about the adequacy of pension income. All this notwithstanding, the meeting was productive. This gate keeper opened the gate to accessing required state pensioners. However, the extent this gatekeeper influenced interviewees’ answers is debatable in light of the NUP’s issue with state government.

On the other hand, finding federal government civil servants who retired between 2007 and 2012 was even more challenging. Since Nigeria operates both DC and DB pension systems, the idea was to keep the variables the same in terms of setting and years of retirement, in other words sampling Bayelsans who retired under the two schemes during the years the DC took effect. Bayelsa, being a very small state, could not boast of female federal retirees - because they get their benefits from PFAs, the state pension had no records of them. This meant that I had to go to Abuja for federal civil servants who retired under the DC system.

While in Abuja, gaining access to the federal civil servants was not as easy as expected. Based on my experience in Bayelsa, I went first to NUP Headquarters instead of the National Pension Commission (PenCom). However, attempts to access retirees from NUP yielded no results because those who retire under the DC system are not yet NUP members. NUP then directed me to PenCom. PenCom told me I can only access the DC retirees through the Pension Fund Administrators (PFAs). I was directed to the top five PFAs, three of which gave me audience. Two of them granted me access to the retirees but the other PFA said it is their policy not to allow access to their retirees due to 'misrepresentation in the past'. Consequently, a questionnaire had to be designed to enable collection of more data.

I found that being associated with the gatekeeper hindered my sample's responses and attitude towards me. For instance, from PenCom to PFAs, Pension Board to NUP- both PFAs and NUP were sceptical and questioned my motive. In addition, all the interviewees were keen to talk about their retirement experiences and express their frustration with the Nigerian system but like the NUP chairman, the majority were suspicious of me. Some respondents kept asking me to call back hoping that I would get tired and stop calling. For them, it was easier this way than telling me they were not interested in being interviewed (a gatekeeper had to explain this to me). Perhaps they did not want a reprisal from the gate keeper (PFA).

All in all, it was an uphill task to gain access to pensioners, not just because of the PFAs attitude but also because most of them retired to their villages. As stated earlier, the logistics of travelling to all corners of Nigeria proved very challenging financially and otherwise despite negotiating access through the gate keepers.

### ***Power Play***

Power pervades research and so it is very difficult for researchers to move out of dominant positions as academics, graduate students, and general holders of knowledge (Shope, 2006).

The researcher has the power of taking participants' words and analysing the data from her own political, personal and intellectual perspective. For instance, the researcher has the power to decide how much of the participants' responses to report in buttressing her argument. As Fine (1994:22) argues, research involves 'carving out pieces of narrative evidence that we select, edit and deploy to border our arguments'. Thus, bearing in mind that my voice is the loudest, there was the attempt to be sensitive to issues of power and control throughout the whole research process. However, it is noteworthy that my subjective experiences as an International Consultant for a Retirement and Ageing Awareness NGO and previous research with older people might have influenced the selection and interpretation of retirees' responses as well as the presentation of findings. As Stanley (1991: 208) argues 'people theorise their own experience . . . and so researchers of the social are faced with an already 'first order' theorised material social reality'. So, 'people observe, categorize, analyse, reach conclusions'.

Nevertheless, sometimes this power changes hand and tilts towards the participants. In this case, towards the 'gate keepers' who had the power to grant access to the sample or not. Initially, interview was the only data collection tool planned but because some of the PFAs did not grant me access to my target sample, the other option available to me was to design a questionnaire. The designing of the questionnaire gave the PFAs the upper hand in this power play. PFA exercised their power over me in not only making me design a questionnaire but most of them also insisted on administering the questionnaires. Likewise, the chairman of NUP displayed his power over me by demanding to see my student ID before granting an interview and in deciding to grant access to NUP members.

### ***Positionality***

Positioning myself was not as easy as I had anticipated. As a Nigerian I saw myself as an insider but I was perceived as both an insider and/or outsider at different times by different people. Sometimes, depending on the topic or question, I was both an insider and outsider at the same time. As an insider, I was perceived as a Nigerian, woman, mother and wife. As such, they expected me to understand exactly what they meant, ending sentences with: 'I'm sure as a woman, mother or wife, you know what I mean.' or 'you know us Nigerians, that's how we are', 'don't you know your people?' and "you know what it's like here." Had I been

a man, single, childless, and not Nigerian, they might have been less likely to assume that I knew what they meant.

As an outsider, they saw me as a Diaspora, a privileged 'academia' PhD researcher, 'younger' and still working and for most, still married. Therefore, it was assumed that I had no idea of the plight of Nigerians let alone retirees - ending their sentences with 'you won't understand', 'you don't live here' or 'you are young' or 'you still have your husband'. The key informants perceived me as a 'government spy' and so were suspicious of me. Some retirees saw me as a Diaspora who had lost touch with issues in Nigeria and so could not empathize with their experiences of the non-functioning of basic services and social policy and government agencies. However, being of the same age cohort as most of these women, I could relate to them, especially those who had retired as early as 52 years and are struggling with educating their children. This empathy was not articulated to the interviewees and did not impact the research process nor blur my analysis. However, my position throughout fieldwork and especially during interviews was shaped by varied social and emotional experiences. As Mauthner and Doucet (2003) note, determining the impact of the researcher on the research is difficult and limited.

## **Data Analysis**

To analyse and interpret data, a gendered life course approach is used. It provides a framework for analysing the various influences which contribute to retirees' experiences, at particular stages of their lives and the interactive factors that impact on the extent that the participants' pensions ensure adequate income in retirement. Given the diversity and differences in class, education and experience, participants were not treated as a homogenous group. On this basis, gendered life course approach that focuses on how advantages and disadvantages accumulated earlier in the life course become more pronounced over time and continue unabated into later life (O'Rand, 1996;; Dannefer, 2003; Willson et al. 2007), provides the framework for analysing the factors that impact on the extent women's pensions ensure adequate income during retirement. In addition, a thematic analysis approach is used to examine data generated. Common patterns and relationships between the categories of data and themes are aggregated and then compared and contrasted between participants and

between pension schemes in order to identify overlaps between themes, draw conclusions and make recommendations.

The main sources of data were 50 questionnaire responses from retirees and 55 interviews with retirees and officials, as discussed above, and at the start of the process of analysis, these were the transcription process and the cataloguing of questionnaire responses. Analysing data collected involved two stages: ordering and summarising data, and interpretation of data. In order to do this, it was vital to be familiar with the data before starting the analytical process of devising coding schemes, developing a matrix in order to move data from transcripts to the thematic areas, and interpret the data collected. Analysis of the transcripts enables a familiarisation with, or 'immersion' in the data (Bryman and Burgess, 1994). It started during the transcription process when it was helpful to make notes and memos about the experience and any ideas that jump out as the tape is heard repeatedly. Wengraf calls this 'transcribing creatively' and suggests that it is a process in which you are forced to work slowly through a technical task while your mind has time to think 'fast and widely' about the material and the event in which the material was gathered (Wengraf, 2001: 209-10).

During the period the interviews were conducted, there was a continuous process of analysing after interviews, identifying concepts and themes and making decisions as to whether certain areas should be examined in greater detail. By identifying and examining these themes I was able to begin to work out theoretical and policy implications of the data and what broader questions they might answer. I formulated ideas as to relevant coding schemes using the principle themes of my research and these were revised on an on-going basis, since some were not ultimately applicable or relevant, whilst others gained in significance during the data collection process. This makes the method of analysis both dynamic and flexible - 'it can be a healthy corrective for built-in blind spots' (Miles and Huberman, 1994: 50). The emerging themes from the interviews were compared with those emerging from the questionnaire responses. This enabled constant checking and comparisons across different schemes, educational levels, retirement ages and pension entitlement levels.

At first there was the confusion as to the data analysis software package to use because of the two data collection tools used. 'Manual' analysis in the form of creating a table around my transcripts and then numerically sorting the table and tallying the questionnaire responses using both computer and sheets of paper was resorted to. At this stage, I began to identify

relevant passages in the transcripts, and to highlight and code quotes that might ultimately be used in my analysis and findings. Further exploration of the data revealed there were important and significant differences and similarities between and within the sample. Since the retirees were from two pension schemes and divided into four educational attainment groups and two retirement age groups, the data were immediately available under the schemes and groups. In order to look in more depth at the group responses on each topic, and each question, all the answers given were assembled by scheme and groups. This enabled me to see, for example, all of the retirees' answers to questions about marital status, age retired, expenditure or supplements, and this gave me a broad overview of the data that enabled me to identify similarity or diversity in their responses.

At this stage a computer analysis package, software package for social sciences (SPSS) was used to code in a more detailed way and cross tabulate along the themes identified during the 'manual' analysis process, which enabled reaching final analysis and conclusion. To test the study's assumptions/hypotheses, various variables were cross tabbed, e.g. health expenditure was cross tabbed with gender, monthly pension, educational qualifications, pension scheme, location, number of children and other sources of income. Education expenditure was also cross tabbed with gender, retirement age monthly pension and other sources of income. Excel was also used to generate graphs to visualise data and explore relationships which enabled description, reading and interpretation of data. Most of the data presented are relevant to the women's samples because they are the focus of this study. However, where it is deemed necessary, the men's reactions and responses to the women's stance are presented. Next, the limitations of the study are discussed in order to acknowledge the factors that influenced the study design, analysis and interpretation of the findings.

### ***Limitations of the Study***

The study is limited by the sample size, scope, time and budget constraints, difficulty in accessing sample and issues of data availability. The size and scope of the study is limited by a small sample of the public section of the formal sector 'young old' retirees (aged 54-67) in FCT and one state (Bayelsa) out of the 36 states of the Federal Republic of Nigeria. Hence the findings might not be representative of the perception of the 'old- old' retirees (67+), retirees from the private section of formal sector and informal sector retirees. Although the

sample size and the scope of the study can be said to be limited, the findings revealed a consistent trend in retirees' experiences which were sufficient to draw out key policy issues and make recommendations.

In addition, the size of the sample was impacted by the difficulty in accessing participants both because of the PFAs attitude and also because most of the retirees had moved to their states/villages as mentioned earlier. This resulted in an uneven composition of DC / DB women retirees constituting a limitation. The huge disparity in the number of female and male retirees sampled is also a major limitation of this study. However, the views and experiences of these men have contributed immensely in affirming the gendered nature of Nigerian pension, despite their small number.

Furthermore, time and budget limitations made it impractical to access and interview retirees' family members which could have given an intergenerational perspective to the study. Collecting such data was beyond the scope of this study.

Another major limitation is the dearth of secondary data on population ageing, disaggregated survey of older Nigerians, household expenditure/consumption patterns, pension entitlements, and older people's labour participation rate etc. Finally, this study focused specifically on factors that impact women's pension adequacy in Nigeria; therefore, the findings from the study cannot be generalised on other sub Saharan African countries.

## **Conclusion**

This chapter has outlined the methodological and ethical considerations that have been used to investigate the factors that impact the extent to which pensions ensure adequate income in retirement for Nigerian women civil servants. The chapter highlighted that a methodology informed by a feminist postmodernism epistemology would allow a subjective exploration of the lived experiences of women who worked and retired from a male dominated formal sector in Nigeria. Mixed methods were chosen and allowed for the collection of data that was both rich and reliable. Feminist qualitative research places emphasis on reflexivity thereby allowing a clear and transparent reflection of my position as a feminist researcher and the research process. This chapter also notes that all primary data - interviews, questionnaires - and secondary data is analysed against the backdrop of a gendered life course.



The following three chapters contain the analysis of my empirical research along three key themes: Chapter 5: ‘Gender Parity, Pension Entitlements and the Life Course’. Chapter 6: ‘Adequate income in retirement: the role of reliable basic services and infrastructure’. Chapter 7: ‘“Retired but not tired”: the role of pension supplements in guaranteeing adequate income in retirement’.

## **Chapter 5: Gender Parity, Pension Entitlements and the Life Course**

### **Introduction**

An individual is influenced by the societal, cultural, political and economic context prevailing at different times in her life course. It is, therefore, difficult to separate retirement outcomes from the life course experiences that precede them. The life course approach highlights the importance of timing of events, historical time and place, human agency and linked lives in the trajectory of one's life (Elder, 1975, 1985, 1994, 1998). For instance, the influence of the temporal order of historical events in Nigerian history such as the 1967-1970 civil war, Structural Adjustment programme (SAP) of 1986, creation of states and relocation of the country's capital on retirees' life course. These contextual influences can be negative or positive. Some have referred to them as advantages or disadvantages which are cumulative (Dannefer, 2003; DiPrete and Eirich, 2005; Willson et al. 2007). Elder (1998) argues that "Early transitions can have enduring consequences by affecting subsequent transitions, even after many years and decades have passed. They do so, in part, through behavioural consequences that set in motion 'cumulating advantages and disadvantages'" (CAD) (Elder 1998: 7). This means that past events have a cumulative bearing on present circumstances. It has been posited that these accumulated advantages and disadvantages can be magnified throughout the life course (DiPrete and Eirich, 2005), and continue unabated into later life (Dannefer, 2003; Willson et al. 2007). One area these accumulated advantages and disadvantages are reflected is in pensions and income security in old age.

A pension is a regular periodical income paid to individuals when they have reached a certain age and are no longer earning a steady income from employment (ILO, 2010). Pension systems attempt to reduce poverty among older people and also try to smooth consumption between the working and the retirement years, such that individuals do not suffer huge drop in living standards when their earning ability is reduced (Holzmann and Hinz, 2005; Schwarz, 2006). ILO (2001:45) points out that, pension systems ease the departure of older workers from the labour force, thereby helping to avoid the problem of workers remaining in employment when their productivity has fallen to a low level. The earliest pension system (Bismarkian model) provided income support in old age through earnings-based systems that transferred resources directly from current workers to the elderly (Sala-i-Martin, 1995). Since

then, the growing recognition of the potential consequences of the rapid increase in ageing population and how to provide for income insecurity in old age led to public pension reforms. This reform was pioneered by Chile in 1981 which shifted its approach from collective to individual funding and from publicly to privately administrated pension schemes (see chapter 2 for details of the origin of pension and its reform). Following these reforms, a large body of literature centred on the evaluation of different reform approaches and arguments about advantages of one scheme over the other (for example, World Bank 1994, Beattie and McGillivray 1995, James 1996). The debates are concerned with the structure, funding and management of pension schemes and pension reforms. Conspicuously absent from this mainstream pension/pension reform debates are concerns about gender equality (Ginn et al, 2001; Ginn, 2003), despite rhetoric on gender mainstreaming in all policy fields (see United Nations, 1995; Kabeer, 2008).

However, outside the mainstream pension debates, there has been a development of a body of literature on gender and old age income security. For example, in one strand of study, pension policy is linked more broadly with debates on gender and welfare states. The studies focus on the relations between state, markets and families and the distribution of work, family models and family changes (for example, Meyer 1998; Leitner, 2001). Other authors apply gender sensitive framework for analysing pension entitlements (for example, Ginn, Daly and Street 2001; Mesa-Lago, 2006). Some also use gender lens to elaborate on the gendered effects of specific design features of pension systems, for example the retirement age of women and men (e.g. Ginn and Arber 1995). Yet others focus on evaluating experiences with pension reforms in different national or regional contexts from a gender perspective (for example, De Mesa and Montecinos, 1999; Bertranou, 2001, 2005; Cox Edwards 2002; Pautassi et al, 2004; Arza, 2012). Among these, Ginn et al's (2001) and Mesa-Lago's (2006) framework of indicators of pension quality for women and potential gendered effects of pension is salient to examining Nigeria pension system. Ginn and colleagues use a framework of the process of gaining access to pension and the factors affecting the pension amount to assess the pension policy of six liberal welfare states in the global North. They separated these two indicators, despite their interrelatedness, in order to identify the criteria whereby pension systems can be evaluated as gendered; noting that "a comprehensive examination of the relationship between gender and pensions has centred upon the conditions governing entitlement to pensions and factors influencing the amount" (Ginn et al., 2001:9). Ginn et al argue that the evidence

suggests that the likelihood of enhanced public pensions to provide income security for future women pensioners is greater than that of private pensions.

From a developing country context, Mesa-Lago (2006) provides a framework of contributions, benefits, financing, and management to distinguish private and public pension systems in several Latin America countries. Her framework is useful for identifying specific aspects of pension regulation and potential gendered effects. Using contributions and benefits, she enables the identification of differences in men and women's relative capacities to contribute to a pension scheme. Mesa-Lago compares the performance of the pension programmes based on gender equality and coverage indicators<sup>47</sup>. She posits that private pension schemes accentuate gender inequality in three ways. First, the minimum number of years of contributions required to receive minimum pension makes it more difficult for women to obtain pensions. Second, basing the amount of pension on contributions paid throughout the entire active working life adversely affects women because their contribution density is lower than that of men. Mesa-Lago attributes this to 'women's lower rate of labour participation and higher rate of unemployment than those of men, wage discrimination, and women have proportionately greater employment in unskilled occupations that are also poorly paid and usually not covered by social security'(p322). Third, applying gendered annuity tables so that the amount accumulated in the individual account is divided by the average life expectancy; therefore, women's pensions are lower than men's, especially if they retire earlier. Mesa-Lago argues that the growth of informal sector influenced the decline in coverage because of the non-coverage of workers in this sector and that pension coverage tends to be higher in public than in private pension schemes. She concludes that public systems perform better than private ones in most of the indicators.

This chapter applies the framework of pension access and amount to examine the gendered nature of Nigerian pension looking specifically at the factors influencing women retirees' pension acquisition and entitlements. It is argued here that gendered life course greatly impacts both women's access to pension and the amount they receive. In Nigeria for instance, the nature and level of women labour market participation and subsequently their pension acquisition and entitlements is a reflection of their educational attainment. Retirees' educational level, in turn, is a reflection of their gender, social context, linked lives and

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<sup>47</sup> Aside from these two indicators that resonate with this study, Mesa-Lago uses seven other indicators : age of retirement and pension levels, administrative costs, wage contributions, compliance, portfolio diversification in investment of pension funds, rates of returns of investment, and financial equilibrium.

earlier advantages and disadvantages. This thesis also argues, in this chapter, that though Nigeria pension is ‘gender neutral’ in its policy, in practice it is very much gendered and contains a lot of implicit assumptions. This chapter highlights the problem of coverage for women since they have a high representation in the informal sector.

It has been established in the literature that pensions tend to assume full-time, formal, life-long employment as the norm and so serve to translate women’s labour market disadvantages into low income in later life (Ginn and Arber, 1999, 2001; Razavi et al, 2012). Consequently, central to the gender and pension debates is whether there is an inherent gender bias in pension outcomes which reflects the gendered nature of the life course and its impact on pension acquisition and entitlement. Over the last decade, the inherent gender bias in pension policy has begun to be addressed leading to the production of some studies in the global North (for example, Ginn et al, 2001b; Ginn, 2001, 2003; Ginn and Arber, 1996, 1999, 2000, 2001; Foster, 2005, 2008, 2010). Even so there is still relatively little research on gender and pension in the global South. While there is a growing body of literature on the impact of gender differences on pensions in Latin American countries (for example, Bertranou 2001, 2005; Cox Edwards 2002; Dion, 2008; , Arza, 2012), not a lot has been documented in sub-Saharan Africa (SSA) countries especially in Nigeria where policymakers claim pension is ‘gender neutral’.

The gendered impact of pensions in Latin American has been analysed in many studies. It is argued that the 1990’s pension reforms and the introduction of individualisation of benefits reproduced or exacerbated gender inequalities (Cox Edwards, 2002; Arenas de Mesa and Montecinos, 1999; Pautassi et al, 2004; Bertranou, 2004; Mesa- Lago, 2006; Arza, 2012). This is due to the close link between pension benefit levels and earnings which eliminate redistribution towards low income groups which women tend to predominate (Arza, 2012).

It has been argued that the 1980-1981 Chilean reform pension system has not been neutral in its gender impact. For instance, Cox Edwards notes that women accumulate funds at a slower pace and have income profiles that are flatter and lower than those of men. De Mesa and Montecinos (1999: 25), argue that the inequities that women experience in the labour market lead to indirect gender inequalities in the pension system. They assert that even if earning and years of contribution were equal, women's pensions would still be lower than men’s due to the different actuarial factors used for men and women. Arza (2012) examines the gender equality implications of contributory pension systems and of individual pension accounts in

Latin America. She reasons that the distribution of rights, resources and risks in pension systems can affect men and women differently and serve to mitigate or exacerbate labour market inequalities and gender roles. She notes that generally, women have not been well covered in both public and private pensions, and argues that gender inequalities in pensions result from the combination of labour market inequalities and pension design features. Therefore, if women enter the labour force in greater numbers, and gender gaps in the labour market diminish, differences in pension rights and benefits between men and women may lessen. However, Arza (2012) argues that though the gender equality issue is slowly being introduced in the post 2000 second generation pension reform in the region, gender gaps are unlikely to disappear because men tend to get higher replacement rate and ‘private pension schemes punish household work, maternity and care giving’(p15). The most obvious gender inequalities in existing pension systems in many developing countries, Pautassi et al (2004) posit, arise in terms of coverage, age of retirement, use of actuarial tables to calculate benefits and the size of women’s pensions. This inequity is all the more worrying since demographic trends show that older women outnumber older men. As women live on average longer than men, they are more likely to spend longer years as widows, and in poverty.

In many of these developing countries, pensions, intended to mitigate the risk of poverty and income insecurity in old age, covers a smaller proportion of the older population. In large parts of Africa, Asia and Latin America often less than 20 per cent of the older population are covered (ILO, 2010), because in these countries, pension right is a privilege for formal sector workers. Women are particularly disadvantaged as they are overrepresented in the informal sector. Since there is no contributory pension coverage for those in the informal sector, the rate of pension accumulation and entitlement especially for these women can be said to be non-existent<sup>48</sup>. Pensions for women remain a policy challenge at the global level as a result of the male bread winner model of pensions and women’s gendered life course (Zaidi, 2007). Therefore, gender differences over the life course and the structure of pension systems, which may reward or penalise a particular kind of life course (Vlachantoni and Falkingham, 2011) are essential when considering gender equality in pension schemes.

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48 However, social pension is available to informal sector workers in some developing countries. For example, Asian countries – Bangladesh, India, Nepal, Malaysia ; Latin American countries- Brazil, Chile, Colombia, Mexico; African countries- Kenya, Namibia, South Africa, Swaziland , Uganda, Zambia, and Nigeria ( albeit only in 2 states -Ekiti and Osun)(HAI,2014a)

### *Gendered life course*

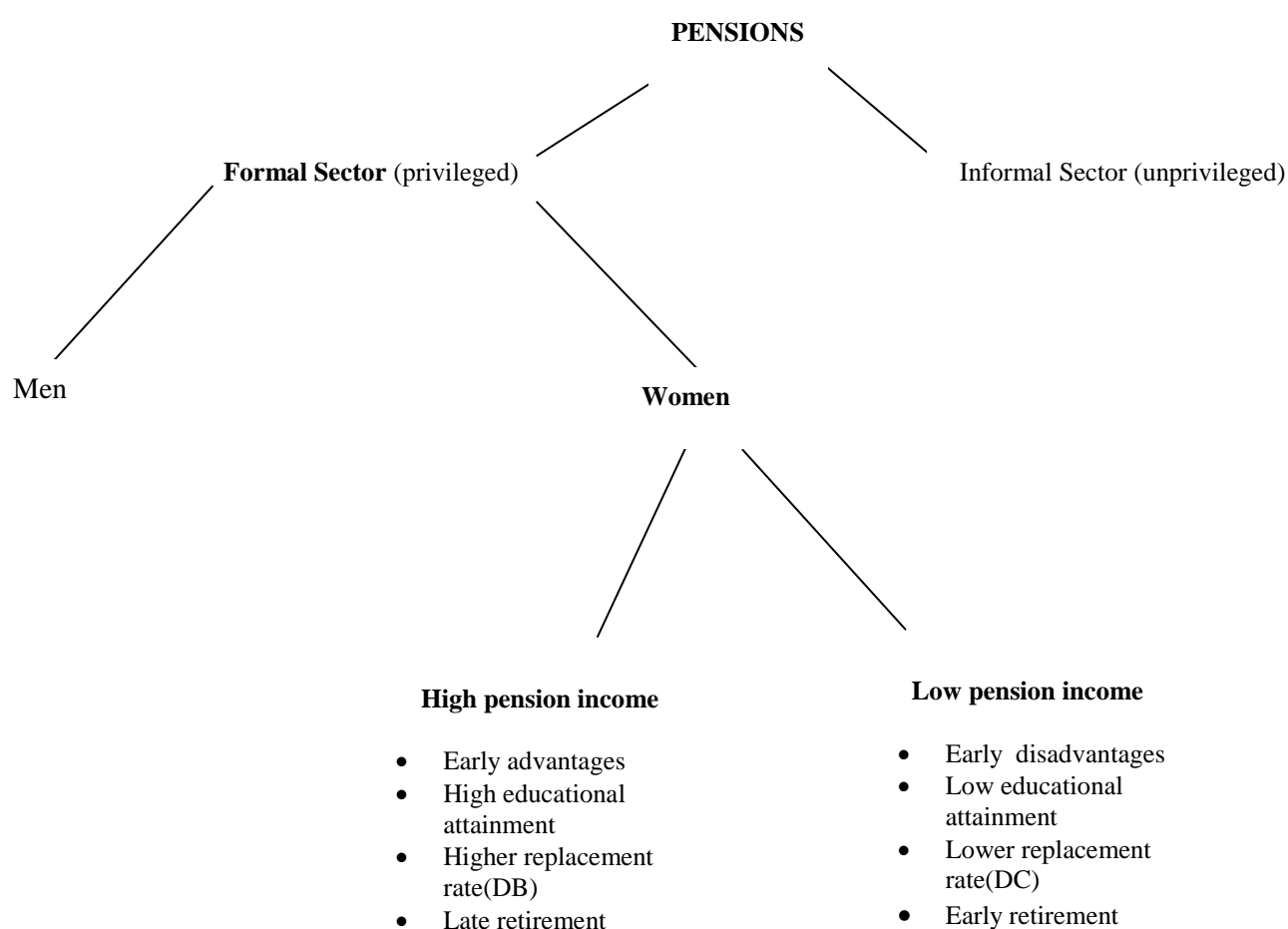
Allied to the framework of pension access and amount is the impact of gendered life course on labour market participation and how this leads to inequality in pension acquisition and entitlement. Some have argued that pension policy has an inherent gender bias which reflects the gendered nature of the life course (Arza, 2012; Ginn, 2003; Falkingham and Rake, 2001). Ginn (2003) argues that pension policy operates to construct life chances differently for men and women and for different social groups within each gender. Thus, employment and private pension acquisition vary according to life course category and the gendered life course can lead to pension inequalities. However, in many developing countries with large informal sector and low pension coverage, such as Nigeria, gendered life course lead not only to pension inequalities for the 'privileged formal sector worker' but also to older people still working (see Pang, 2004; Pang et al, 2004; HAI, 2010, 2011; Vera- Sanso, 2012, 2013; Vera- Sanso et al, 2013) and therefore to old age poverty, since working in old age due to low income is not a long term answer to old age poverty. Falkingham and Rake (2001:67) note that the 'pension problem for women' stems from their different life course experiences and a pension system 'that was not designed to meet women's needs'.

In order to fully understand gender issues in pension schemes, one must investigate and examine not only the inequality between men and women in pension acquisition and entitlement but also the ways in which social, economic and life course differences among women create inequality. Besides, the acknowledged pension coverage inequality between the privileged formal sector and the unprivileged informal sector workers which has led to the assumption that people in the formal sector do not have to worry about pension, masks the level of inequalities in the formal sector not just between women and men, but also between high and low paid women (see figure 5.1). In reality, some of the women in the formal sector are not very much more privileged than those in the informal sector.

This chapter first assesses the gender effects of Nigeria pension using the framework of the process of gaining access to pension in Nigeria. This section begins with a brief overview of Nigeria pension and labour market before exploring the labour market factors that tend to discriminate against women and how this is impacted by gendered life course. In doing so, it highlights the outcome of historical-cultural context, linked lives/interdependence within families, particularly that of sibling relationships and CAD on women's access to education

and its impact on the nature and level of their labour force participation and pension. The section also demonstrates the impact of gendered life course on women's educational attainment and access to pension in Nigeria. Second, the chapter examines the factors affecting the pension amount and the impact of gendered life course on women's earnings, contributions, retirement age, benefit calculations and entitlement. The final section concludes and flags what follows in Chapter 6.

**Figure 5.1 Pension inequalities among formal sector women retirees**



*Source: Author's computation*



## **Gendered or not gendered? -That is the question: Gender Equality in Nigerian Pensions**

Depending on the process of gaining access to pension and the factors affecting the pension amount, pension systems vary in the extent to which they produce, or increase gender differences in retirees' entitlements. Therefore a brief overview of the Nigerian pension system is necessary before examining its gendered nature. The evolution of Nigerian pension policy was discussed in chapter 3, so a summary is provided here. Nigeria operated a defined benefit (DB) pay-as-you-go (PAYG) pension policy inherited from the colonial era between 1951 and 2004. The DB pension scheme allegedly suffered from structural problems, non-coverage and poor integration of the private sector. It is claimed that this necessitated the enactment of the Pension Reform Act (PRA) of June 2004. PRA introduced a mandatory defined contributory system that is fully funded, based on individual accounts (for all formal sector workers in both the public and private sectors) that are privately managed by the Pension Fund Administrator (PFA).

Nigeria pension scheme is characterized by low coverage due to its concentration on formal sector employees, mainly in the civil service and large enterprises. According to ILO (2010), only 1.2 percent of Nigeria working-age population is effectively covered by contributory pension. This reflects the situation in SSA where only 5.4 percent of the working-age population is covered, as well as the whole continent with less than one-third covered (ILO, 2010). This inability to reach a significant number of the population in developing countries has been highlighted as the principal flaw of contributory pensions (Forteza et al, 2009).

With a workforce of 51.6 million and only 1.2 percent pension coverage in Nigeria, this chapter is interested in gender gaps in the work place which translates to gaps in pension entitlements, bearing in mind that pensions are designed around the male breadwinner model (Lewis, 1992; Orloff 1993, 2009; Sainsbury, 1994, 1996). It has been argued that, as a result, pensions have perpetuated the unequal treatment of women in the work place and in pension entitlements both in developed and developing context, due mainly to reproductive roles (see for example De Mesa and Montecinos, 1999; Falkingham and Rake, 2001; Ginn, 2003; Ginn et al, 2001; Cox Edwards, 2002; Bertranou 2004; Mesa- Lago, 2006; Foster, 2005, 2008, 2010; Zaidi, 2007; Arza, 2012). Zaidi (2007) notes that the provision of care for children at home can have multiple effects on women's pension accumulation prospects, by affecting their availability to participate in the labour market, by reducing the level of their overall lifetime earnings and by having an adverse effect on the amount and frequency of their

pension contributions. In Nigeria, gender gaps in pension access and therefore entitlements have been under researched in literature, though the ‘gender-segregating and gender-hierarchizing’ nature of Nigerian labour force and labour market has been identified (Maliki, 2000; Uwakwe, 2004; Nwakeze, 2010; Olufemi et al., 2011; Fapohunda, 2012). Thus, this chapter first applies the framework of access to pension and then the framework of the pension amount to assess the gender effects of Nigerian pension.

### ***The process of gaining access to pension***

One of the reasons for gender gaps in pension access is the difference between men and women in labour market conditions. When pension access is based on participation in formal sector work, women and men are likely to have different outcomes, because of women’s lower contribution density and their high representation in the informal sector. It is pertinent, therefore, to briefly examine Nigerian labour market before exploring the labour market factors that tend to discriminate against women and how this is impacted by gendered life course. This section argues that lack of or low educational attainment is the main factor that affects the nature and level of labour market participation of women and subsequently their access to pension in Nigeria. It then concludes that retiree’s educational attainment level is a reflection of their gender, social context, linked lives and earlier advantages and disadvantages.

The Nigeria labour market is characterised by both formal and informal sectors. The formal sector “refers to public sector enterprises, local and state governments and quasi-government bodies and private sector employees that benefit from a well-structured pension, institutionalised medical care and other occupational benefits. Informal sector refers to the unorganised sector characterized by the absence of a standard employee-employer relationship, and irregularity of employment” (Arun and Arun, 2001:94), and are not covered by formal social protection arrangements. It has been pointed out that Nigeria has the largest and most dynamic informal economy in the continent of Africa (Meagher and Yunusa, 1996; Meagher, 2010a). It is estimated that as much as 70 percent of the Nigeria’s economic activities (Obri, 2006) and 70 percent of the workforce (Fajana, 2011) are in the informal sector. This high percentage of workforce in the informal sector in Nigeria has been attributed to excessive regulatory system, high cost of entry into the formal sector,

bureaucracy and corruption, high level of unemployment, culture of self-reliance or entrepreneurship, low literacy level, low income levels in the public sector and poor infrastructural facilities (Obri, 2006; Okauru, 2012).

The informal sector has been described as a "safe haven" for both men and women because of its low capital requirements and ease of entry (Fapohunda, 2012). It can also be seen as "a safety net" for Nigerians especially women. It has been established that not only is the informal sector an important source of employment in developing countries, more women work informally than men (UN, 2010; ILO, 2014) (I return to the informal economy in chapter 7). In Nigeria, formal sector employment opportunities are often denied women for various reasons; the informal sector becomes the only possibility for them to gain access to employment and to earn income. Consequently women dominate the informal sector. The gendered nature of labour markets has been widely acknowledged in literature. Chen (2008), for example, highlights the importance of recognising the gendered nature of both the formal and informal sectors. She refers to the gender segmentation and a gender gap in earnings within both informal and formal labour markets. This gendered nature of labour markets, no doubt, impacts the process of gaining access to pension. What then are the labour market factors that affect pension outcomes for women in Nigeria?

### ***Labour force Participation Rate***

The first factor that affects women's access to pension in Nigeria is their labour force participation rate. Nigeria's labour force statistics refers to people in the age group 15-59 years. Labour force participation rate could be defined as the ratio of the actual labour force to the potential labour force of a nation. The potential labour force would refer to all the people who are 15+ years, who are able to work, while the actual labour force refers to those people who are employed or willing to work but have no job and /or are currently seeking a job. Female labour force participation rate can be defined as the actual number of women in the labour force relative to the potential labour force. In other words, the number of women willing to work that is actually employed relative to the total number of the people employed. As such labour force participation rate masks the inequality in the distribution between formal and informal sector rates.

Globally, labour force participation rates of women have been lower than those of men<sup>49</sup>: in 2010, the proportion of working-age women employed was 56.8 percent against 82.6 percent of men (ILO, 2010). In sub Saharan Africa, the labour force participation rate across all labour market groups for female was estimated at 71.8 percent while for male it was 87.5 percent in 2013 (ILO,2014). In Nigeria, the female labour participation rate for 2012 was 48.1 percent against 63.5 percent for male<sup>50</sup> (UNDP, 2014). Table 5.1 below, adopted from UN (2010) and UNDP (2014) shows the adult female labour force participation rate to be on the rise since 1990, but a concurrent decline for the men. While women's participation rate increased by 3 percent from 1990 and 8 percent from 2010, male's participation rate decreased by 6 percent from 1990 and 5.5 percent from 2010. Though no explanation was proffered by UN and UNDP for the steady increase in the adult female labour force participation rate, it seems to imply that the labour market plight of Nigerian women is changing gradually for the better.

**Table 5.1: The Adult Female and Male Labour Force Participation Rate for Nigeria**

Gender	1990	2010	2012
Female	37	40	48.1
Male	75	69	63.5

*Source: adopted from United Nations, 2010- the world's women and UNDP, 2014*

However, women are significantly under-represented in both the formal private and public sectors because majority of those in formal employment are men. Table 5.2 shows the proportion of women and men employed in the public sector. Not only is the female participation rate lower than male's in Nigeria, women's visibility is low in high-level decision-making employment. Women occupy only 17 percent of senior positions in both federal and state civil services (British Council Nigeria, 2012). There was 83.8 percent of male Permanent Secretaries compared to 16.2 percent for female in 2010 (NBS, 2013). Findings of earlier studies support this. For instance, Olojede's (2009) study of women in top public administration in Nigeria Federal Civil Service between 1988 and 1991, show that

<sup>49</sup> It is acknowledged that women are underrepresented in statistics because their work is often under-recorded(Becker,2004)

<sup>50</sup> This means that there are high rates of dependency across both genders in Nigeria, with implication for women's expenditure on dependants' health and education discussed in chapter 6.

men dominated key decision making levels. According to her, out of the total number of 4,243 top managers in the federal civil service between 1988 and 1991, 88.6 percent were men while women numbered 11.35 percent (in Olufemi et al, 2011). The point here is that more than 2 decades on, progress remains slow.

**Table 5.2 Proportion of women and men employed in the public sector, 2001-2004**

Year	Women (%)	Men (%)
2001	28.5	71.5
2002	28.7	71.3
2003	30.7	69.3
2004	29.5	70.5

*Source: Olufemi et al. (2011: 115)*

Table 5.3 reveals the percentage distribution of ministries, departments and government agencies (MDAs) staff by grade level and sex in 2010. It is obvious that employment in MDAs was skewed in favour of men at all grade levels. The table shows that the percentage of women is highest in the lower middle level (7-10) and lowest at the very top levels (15 - 17). This, however, is the reverse for men. They are over represented in the very top levels and underrepresented in the lower middle levels. The implication of this is the seeming existence of the notion of ‘glass ceiling’<sup>51</sup> for women in the public sector. Analysis of my study data also indicates that 7 of the 80 women sampled, and 10 of the 15 men sampled retired at higher cadre of the service (levels 16 and 17). While this is not a fair comparison because of the less data on men, it is worth mentioning as it reaffirms the argument that, more generally, organisations are gendered to the extent that the most powerful positions are almost entirely occupied by men (Acker, 1990, 2006).

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<sup>51</sup> The concept of ‘glass ceiling’ is used to refer to barriers faced by women who attempt to attain senior positions (as well as higher salary levels); and is often compounded by cultural values and traditional gender roles (Powell and Butterfield, 2003). This is not investigated further in this study, however, Olufemi et al., (2011), assert that the ‘glass ceiling’ in the Nigerian public service limits women from enjoying equal opportunities.

**Table 5.3 Percentage Distribution of MDAs Staff by Grade level and Sex - 2010**

Grade Level	Male	Female
01 to 06	63.4	36.6
07 to 10	55.7	44.3
12 to 14	65.0	35.0
15 to 17	73.6	26.4

*Source: National Bureau of Statistics (NBS), 2013*

The lower participation rates of women in the formal sector translate to a high representation of women in the informal sector. Informal sector is associated with poor working conditions, job insecurity and lack of fringe benefits, lower pay, lacking opportunities for training and career development and social protection. It has been established that agriculture is an important sector where majority of women are employed, especially in sub Saharan Africa (example, Nigeria) and South Asia (example, India). The informal sector in Nigeria comprises of 70.9 percent of men and 74.8 percent of women (Onyejeli, 2010). With the steady increase in women's labour force participation rate depicted in table 5.1 and their low participation in the formal sector, the percentage of women in the informal sector should be higher than this, but no current data is available. Not only does the large number of workers in informal sector constitute a challenge for pension coverage and subsequently social security, but the overrepresentation of women in the informal sector creates a marked gender inequality in pension coverage in Nigeria. Moreover, the education of the next generation is impacted by this high representation of women in the informal sector. It is noted that, in Nigeria, 'many girls have been withdrawn from school to assist their mothers or guardians in informal sector activities' (Fapohunda, 2012:40).

### ***Reproductive Roles***

The international literature has established that women's reproductive roles affect their capacity to participate in the labour force on full-time basis. This means a relatively high representation in part-time work which in turn affects their pension contribution. In the case of Nigeria, because part time employment is not accommodated in the formal sector, women's reproductive roles force them into the informal sector where they have no contributing or accruing pension rights. As one PFA female official noted:

...In term of employment, I'm yet to hear of any individual that has gone part time. In fact I look at the word part time and I think does that even exist in Nigeria? ...here in Nigeria you don't have these options so you have your maternity leave and you get back to work... I'm a working mother I've got kids, I take care of my kids but it has absolutely no impact on my job. I come to work with the guys and I leave with them and it makes no difference (interviewed 23/1/13, Abuja).

Truly, part time doesn't exist in Nigeria. I've been speaking with colleagues of mine, I've got a sister who has been out of work now in the UK for a year, getting to a year because after the maternity leave, she had options she could take and she took those. But here in Nigeria you don't have these options so you have your maternity leave and you get back to work (PFA female official interviewed 15/1/13, Abuja).

These views are echoed by retirees. In their words:

I had my first 2[children] while in school and the rest while working but the idea of taking time out [from work] is strange' (ROO, female DB retiree interviewed 25/1/13, Yenagoa).

Even in the private sector, we don't have it [part time work]. We can't have it (GJ, male DC retiree interviewed 20/11/13, Abuja).

No, I didn't [take a break], just for maternity. You apply for maternity leave after 80 something days, you go back to work (NSD, female DB retiree interviewed 4/12/12, Yenagoa).

In addition, the differences in the labour force participation rate amongst women are noted. Educational qualification and motherhood are said to be accountable for this difference (Ginn, 2003(UK); Uwakwe, 2004, Nwakeze, 2010; British Council Nigeria, 2012; Fapohunda, 2012(Nigeria). This thesis argues that, in the case of Nigeria, the difference in labour force participation rate among women is due mainly to the inequality in access to education. It has been argued that childless women's employment rate is higher than that of mothers in relation to the global North and Latin America (see for example De Mesa and Montecinos, 1999; Ginn, 2001, 2003; Ginn and Arber, 2002; Falkingham and Rake, 2001). This is attributed in the main to the fact that working mothers experience interruptions in their careers due to childcare. With regards to Nigeria, evidence from this study does not suggest difference in the labour force participation rate of mothers and childless women. This is because mothers do not experience career interruptions for childcare. Although household division of labour and domestic activities including child caring fall strictly under women's

domain, they resort to the use of nannies, maids and relatives for child care. As attested to by the following narratives:

You have family taking care of children; you have helps taking care of children...'  
(PFA female official interviewed 23/1/13, Abuja)

My mother was there taking care of the children...' (AJB female DC retiree interviewed 4/12/12, Abuja).

I employed these erm nannies till at a time, my mother started taking care of my children' (NSD female DB retiree interviewed 4/12/12, Yenagoa).

I had nannies, a lot of them, they were many. At times in a month I had about 3 or 4  
(PTO female DC retiree interviewed 23/3/13 Abuja).

...we could get somebody who will look after your child and we will pay her not much, so long as you are able to look after her needs (FG female DC retiree interviewed 26/11/12).

I do have house maid to combine with my cousins children, I had 2 of them, both of them go to school, one in morning school, one on afternoon, so anytime am not around there's somebody in the house with them[children]'(pen1, VBE female DB retiree interviewed 3/11/12, Yenagoa).

The nature of domestic and child caring role arrangements in Nigeria is that those in the lower rung of public service rely heavily on extended family members such as mothers, mothers-in-law, aunts or other female relations while those in the higher rung of public service can afford to rely on nannies. These women inadvertently add to the population of women in the informal sector as well as the low level of women's education as earlier alluded to.

Research has indicated that not only does women's reproductive role lead to lower labour force participation rate, it limits the amount accumulated and thereby the size of their pensions because of the lower number of years contributed (De Mesa and Montecinos, 1999; Ginn, 2003; Ginn et al, 2001; Cox Edwards, 2002; Bertranou 2004; Mesa- Lago, 2006; Foster, 2005, 2008, 2010; Arza, 2012). In Nigeria, though, the 'privileged' women in the formal sector receive 100 percent of their salary in maternity which means that their



contribution to pension is not impacted, most of these women access pension from low level positions in their employment.

### ***Low Level Jobs***

Another factor that influences women's access to pension is their concentration on the low level jobs. Gender and pension literature has noted that as women have entered the labour market, they have occupied ranks of lower responsibilities and lower pay. It has been argued that gendered segregation of labour markets have confined women mainly to lower paid occupation referred to as 'horizontal segregation' and lower level jobs referred to as 'vertical segregation' (Ginn et al, 2001b). This segregation by gender has also been termed 'sex typification' in the labour market where there is specification of some jobs as feminine and others as masculine which indicates the actual role and responsibility for the job (Nwakeze, 2010). As such organizations are seen as the bearers of gender (Acker, 1990), because they create and reproduce gender divisions of labour, cultural definitions of masculinity and femininity, and ways of articulating men's and women's interests (Grant and Tancred 1992 in Connell, 2006). In her study of the gendered nature of Nigerian Labour force, Nwakeze (2010) finds that despite modernization, most people still believe that the woman's place should be in the kitchen and therefore it is non-traditional for women to engage in paid jobs outside the home. Even when women participate in the labour force, because of the gender stereotype which brands some jobs as "male jobs", any female in such jobs is seen as one trying to "close rank " (Nwakeze, 2010). This view means that the rate and level at which women participate in the labour force is dictated by societal norms and stereotypes. This tends to adversely affect women's earnings (I will return to this in the next section). The focus here is the lower level jobs (such as cleaners and messengers) rather than lower paid occupation as the study samples are civil servants across various ministries, departments and agencies (MDAs).

Findings of earlier studies support the overrepresentation of women at the lower rung of Nigeria public sector which impacts their earnings and therefore their pension contributions which is a percentage of their earnings (Amadi, 1996; Olufemi et al, 2011). According to Amadi (1996), women tend to be engaged in the lower paying jobs and are generally more in the lower cadre. While about 55 percent of the workers in lower level (grade level 01-06) of the Nigerian public service are women, only about 9 percent are men. Olufemi et al (2011)

investigate marginalisation of women in the Lagos State public service and find that majority of women who work in public service occupies junior positions. Analysis of my study data indicates that out of the 80 women sampled, 30 of them worked and retired on lower levels between levels 3 and 7 as cleaners, typists, messengers etc. However, it is of note that some of the women sampled by this study entered the civil service at lower level but moved from lower to higher levels. Three of them moved from level 5 to 15 and two from level 7 to level 16 due to self-education through distance learning and evening classes.

It has been argued that as a result of women's reproductive roles, the majority of Nigerian female civil servants occupy low level posts that offer them the flexibility they need to manage their households while working in the formal sector (British Council Nigeria, 2012). It is also asserted that these reproductive roles also mean that women often forgo promotion to highly paid jobs if these involve anti-social hours or frequent travel away from their families (ibid). This view is supported by Connell's (2006) finding in Australia that people with child care responsibilities found managerial work in a central agency involving short deadlines, long hours, and frequent travel difficult. However, my study's respondents did not attest to this assertion. This thesis argues that Nigerian women's participation in the lower level jobs is due mainly to lack of or low educational qualifications not their child care responsibilities, as relatives and maids bear the burden of these responsibilities.

The discussion thus far has established that in Nigeria, the nature and level of women's participation in the labour market often differs from that of men in three ways that have important effects on their ability to access pension compared to those of men. Women's labour market participation differs from that of men because women participate at lower rates; are more likely to be unemployed or segmented in lower level jobs, and majority work in the informal sectors. These differences in women's labour market participation patterns lead to lower contribution and entitlements in both DB and DC pension schemes for women as compared to men. Given these differences in the labour market for men and women, pension policies can either translate or mitigate these labour market inequalities into differences in pension acquisitions and entitlements (Arza, 2012).

### ***The Impact of the Life Course on Retirees' Access to Pension***

This inequality in the nature and level of labour market participation, which takes its toll on women's access to pension in Nigeria, has been attributed to women's reproductive roles and lack of or low educational qualifications. Discrimination and unequal opportunities, societal misconception of women's roles, low socio-economic status, family responsibilities, high illiteracy and low education have been identified as factors that hinder women's labour participation in Nigeria (see for example, Uwakwe, 2004, Nwakeze, 2010; British Council Nigeria, 2012; Fapohunda, 2012). These factors are attributable to the gendered life course trajectory of women and, as will be seen below, are especially associated with the historical events and cultural beliefs in Nigeria. This thesis, therefore, argues that gender differences in educational attainment is the main determinant of gender based differences in labour market participation and outcomes in Nigeria.

Women receive less education and training than men. It has been established that in many countries, older women have lower levels of education than older men because as girls they were denied the opportunity to go to school or dropped out before completing their education. In developing countries, an average of 58 percent of women aged 65 or over is illiterate, compared with 34 percent of men in the same age group (UNDESA, 2010). In the case of Nigeria, there are gender gaps in literacy rate, school enrolments and drop outs and therefore in educational attainments.

The 2012 gender gap report ranks Nigeria 124 out of 133 in education attainment index. The literacy rate for female for 2012 was 50 percent against 72 percent for male (Hausmann et al., 2012), though a significant increase from reported 24.3 percent in 2006 (NBS, 2013), yet below male's. There is seemingly regional divide in the ability to read and write. According to British Council Nigeria's 2012 Gender in Nigeria report, 70.8 percent of young women aged 20-29 in the North-West are unable to read or write compared to 9.7 percent in the South-East. Women's low literacy rate is attributable to both gender gap in school enrolment rates and the high rate of school drop outs. Table 5.4 demonstrates the gender gap in school enrolment as more boys were enrolled in all education levels. Significant regional disparities have also been noted in school enrolment rates by British Council Nigeria. It asserts that while only 30 to 40 percent of children in the North are likely to enter primary school, nearly every child in the South will at some point in his or her life do so (BCN, 2012). It is, therefore, common to find that the girl child in southern Nigeria has greater access to

education than their counterparts in the north. This could also be attributed to cultural differences whereby the Islamic culture of most of the northern states limits the education of girls. Table 5.4 also reveals a decline in enrolment of both boys and girls as the education level rises. Less than half of both the girls and boys who enrolled in primary school did not make it to secondary and less than half of the girls and boys who made it to secondary school dropped out before tertiary level. This highlights the high rate of both boys and girls school drop outs in Nigeria. However girls who enrol in school leave school earlier than their boy counterparts (British Council Nigeria, 2012). This has been attributed to early marriage, pregnancy or the cost of education to parents (Nwakeze, 2010; British Council Nigeria, 2012; Fapohunda, 2012).

*Table 5.4 Schools Enrolment Rates by Sex for 2012*

Education level	Female	Male	Female-to-Male ratio	World Ranking
Primary	55	60	0.91	123
Secondary	22	29	0.77	124
Tertiary	9	12	0.71	113

*Sources: Hausmann et al., 2012 -the 2012 gender gap report*

According to the United Nations, over 32 million out-of-school children, 45 percent of the global figure, lived in sub-Saharan Africa (UN, 2010). Nigeria, as noted by Education for All Global Monitoring 2012 Report, is home to 10.5 million of them representing 42 percent of its primary school age population, giving Nigeria the largest number of out-of-school children in the world (British Council Nigeria, 2012). The primary school dropout rate for 2003 - 2012 in Nigeria was 20.1 percent (UNDP, 2014). It is established that girls' dropout rates are high in Nigeria. British Council Nigeria (2012) notes that the 2009 Nigeria Education Data Survey clearly show that some 1.5 million children (8.1percent of children aged 6-14) who were enrolled, were not in school at the time of the survey. Nearly 53 percent of these children were girls.

It can be said that the life course principle of historical-cultural context is at play in women's access to education, therefore their labour force participation and access to pension. The principle states that the life course of individuals is embedded in and shaped by the historical times and places they experience over their lifetime (Elder, 1994; 1998). Applying this principle, it is evident that retirees' lives are influenced by the historical context of the outbreak of the Nigerian civil war which is reflected in the trajectory of their life courses. This made a difference in their life opportunities or constraints, career and consequently their pension or retirement outcomes. These barriers and opportunities, however, differed by gender.<sup>52</sup> In addition, the civil war experience influenced retirees' future life experiences and altered the trajectory of the timing and decisions made through the life course. For instance, the war impeded their education and so their entry into and exit from the labour market was impacted. One of them recalls: *'My life would have been different if civil war didn't happen... maybe I would have gone further in school....who knows' (HAU, female retiree interviewed 15/3/13)*. As it has been argued every birth cohort has a unique set of constraints and opportunities that shape the courses of its lives due to historical change (Kok, 2007); the impact of any such change in one's life is dependent on one's position at the time of change (Elder, 1994; 1999; Elder et al, 2003). Evidence from my data reveals that 20 of the 30 women in lower level jobs dropped out of school after primary education and 10 after secondary education due to the Nigerian civil war which broke out when some of these cohorts were in their teens. Seven of these women from the North said they were forced into marriage during the war. One of the retirees blames her drop out on both the civil war and poverty:

It's not only civil war, poverty too. I joined the service as it were, at eighteen when my mates were going into Universities. I couldn't continue because of lack [of resources] (EB, female DB retiree interviewed 2/2/13, Yenagoa).

The plight of these women was exacerbated by limited family resources and the belief in male superiority which meant education was prioritised for boys and so majority of girls were denied access. This accentuates the fact that the life course principle of interdependence or linked lives is also evident in retirees' access to education, labour force participation and

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52 Historical events such as the Nigerian civil war which lasted from 1967-70 resulted in schools closures in many parts of the country especially in the south and east. These war years truncated the education of school age children, also forcing parents to give away their girl children to early marriages, and boys were recruited into the civil war as boy soldiers. However, while most of the female sample recalled how the war impacted their education, none of the male sample recalled their education being impacted by the civil war.

pension access. Linked lives states that the individual life course and a person's developmental trajectory are interconnected with the lives and development of others (Elder, 1998). This principle emphasises the interdependence within families, particularly those of marital and kin relationships. This thesis notes the interdependence of sibling relationship and its outcome on women's access to education and therefore their labour force participation. Linked lives was demonstrated by Elder (1974) in his study of children of the great depression. He notes the impact of economic hardship on deprived families' decision making, division of labour, and emotional ties in ways that were not experienced by the non-deprived children. This difference forces boys and girls from hard pressed families into assuming household responsibilities (in Elder and Giele, 2009). In the same vein, the linked lives and family setting of some of my study cohort determine that scarce family resources such as funding for educational opportunities are best invested in the boy child while girls are either withdrawn from school after primary or secondary school levels to be given out in marriage, or to help with household responsibilities.

Giele (2009), using data from America, points out the important role family religious and educational networks played in channelling feminist leaders toward the role of reformers. She states that this influence differed for women who focused on charitable work rather than on changing the law. Likewise, the analysis of my study's data notes the important role education played in the lives of 21 of the cohorts who got to the top levels (14-17) of the civil service. They entered the service later at a higher level and retired later. Conversely, the influence of (lack of) education on 30 of cohort's early entry, low level and early exit from the civil service is evident. Retirees' linked lives and historical time and place illuminate the ways that gender played out in women's access to education and its impact on labour force participation and pension acquisition. However, both the men and women sampled believe there has been a significant improvement in girls' access to education now compared to their time, though gender gap persists in education for different reasons, which is reflected in participation rate. As a retiree notes:

The reason for that [low participation rate] is that from the educational system, the women are more likely to drop out. Women are more likely not to go to school. Women are more likely to have problem with schooling than their male counterpart. It's either ..... look, so many in-built injustices, discrimination... Formerly, it was that even parents would not want to educate the females. We've grown over that. Nowadays it's either the female gets pregnant and drops out which shouldn't be or no money to pay fees (BEB, male DC retiree interviewed 16/11/13, Abuja).

The education level not only varies between women and men, it differs among women and leads to inequality in their pension acquisition and entitlement. Using data from Chile, De Mesa and Montecinos (1999) assert that more affluent and well-educated women had more opportunities in the labour market and received better coverage. In the case of Nigeria, the inequality in women's educational attainment impacted the nature and level of their labour force participation and therefore their access to pension. Inequality among women's access to education demonstrates the cumulative advantages and disadvantages or class dimension in which some families with the resources are able to educate their girl child. The CAD approach emphasises the role of early advantage and disadvantage in life. It suggests that inequalities established earlier in the life course become more pronounced over time, rendering people of the same chronological age into very different positions of strength or weakness in old age and these differences can vary by gender (Vera-Sanso, 2010) and by class (O'Rand, 1996;; Dannefer, 2003; Willson et al. 2007). Drawing on CAD approach, my study's data demonstrates the impact of retirees' earlier advantages and disadvantages in their access to education, labour market and pension acquisition. These cumulative advantages and disadvantages highlight the inequality in the distribution of opportunities and resources to these women, for instance, the opportunities to go to school. Data set reveals a significant inequality in terms of educational attainment. For instance, 21 of the 80 women sampled are advantaged to receive a good education (degree and post graduate degrees) which meant they entered the labour market on a higher level than the others and went on to retire as directors, heads of departments, and permanent secretaries. It is then argued that retirees' historical-cultural context, linked lives and early advantages and disadvantages, class and regional positioning in Nigeria is reflected in their educational attainment.

This section examined the factors that affected women's access to pension and the role of gendered life course. By so doing, it highlighted the outcome of historical-cultural context, particularly, the civil war and its gendered impact on the distribution of education across the country, and by extension on the entry into and exit from the labour market. It also noted the outcome of linked lives within families, particularly that of sibling relationship and CAD on women's access to education and its impact on the nature and level of their labour force participation and pension. The section demonstrated the impact of gendered life course on women's educational attainment and access to pension in Nigeria. It also revealed that the women retirees studied did not experience career interruptions for childcare because they

relied on maids and relatives for their child caring responsibilities. This thesis, therefore, argues that gender differences in educational attainment are the main determinants of gender inequalities in labour market participation and access to pension for these retirees. It is also argued that retiree's educational level is a reflection of their gender, social context, linked lives and earlier advantages and disadvantages or class. The next section examines the factors that affect the amount of women's pension entitlement.

### ***The Factors Affecting Pension Amount***

In examining the process of gaining access to pension, and the impact of gendered life course, it is argued that lack of or low educational qualification is the main factor that affects the nature and level of labour market participation of women and, subsequently their access to pension in Nigeria. The focus of this section, then, is on the factors affecting the pension amount and the impact of gendered life course on women retirees' entitlement.

### ***Earnings***

Earning is one of the factors which determine the amount of pension an individual gets in retirement. It has been argued in international literature that women are more likely to earn less in the labour market than their male counterparts (De Mesa and Montecinos, 1999; Ginn, 2003; Ginn et al, 2001; Cox Edwards, 2002; Bertranou 2004; Mesa- Lago, 2006; Foster, 2005, 2008, 2010; Arza, 2012). Therefore, the earnings gap between them can also potentially generate gaps in pension entitlement, thereby transmitting the gender differences in the labour market into the pension system. In the global North, the gender pay gap has persisted due to unequal pay structure against women in the labour market. Such adverse situation causes women to feel a sense of being penalized (Harkness, 1996; Blau and Kahn, 2006; Chevalier, 2006). Not only does gender pay gap phenomenon occur in the global North but also in the global South. For instance, Arza (2012:6) finds that data from 2005 indicate that the ratio of female to male earnings was 58 percent in Paraguay, 67 percent in Argentina and 75 percent in Colombia. De Mesa and Montecinos (1999) have also argued that women tend to do the same job as men for less pay. Using data from Chile, they assert that earnings differentials between men and women generate wide pension benefit gaps after



retirement. This is further exacerbated by limited career options and skills base available to women, all of which affect their earnings relative to men.

In Nigeria, Uwaifo (2007) has also argued that not only do women at every educational level earn less than men, in some cases, men with less education earn higher than more educated female peers. For instance, she finds that tertiary level educated women earn the same as O' level educated men, while O' level educated women have similar incomes to men with no education. Uwaifo's data drawn from General Household Survey (GHS) of Nigeria is not disaggregated by sector (i.e.) public vs. private.

However, evidence from my study data of the public sector does not support Uwaifo's findings, which in effect also contradict the legal provisions in Nigeria that mandate equal pay for equal work (ILO, 2014). Moreover, Nigeria is ranked 14<sup>th</sup> out of 142 countries in wage equality for similar work in the 2014 gender gap report, higher than the US and the UK; even though her overall ranking is 118th out of 142 countries (Hausmann et al, 2014). In line with ILO, my study data also supports the argument that the pay structure in the Nigerian public sector is not gendered, as men and women on the same level or position in the same ministry earn the same amount. All the participants agreed that there are no apparent differences in wages in the public sector. These responses are typical:

It is still the same in salary so long as you are on the same level (NST, female DC retiree interviewed 15/3/13, Abuja).

... It will be the same amount of money they will give. It is still the same in salary [for both women and men] so long as you are on the same level (MJ, female DB retiree interviewed 14/3/13, Yenagoa).

We are equal. So a man in level 8 as I was will get the same salary as me. It doesn't matter if man or woman, they get same, everybody is equal (TMD, female DB retiree interviewed 1/12/12, Abuja).

As already indicated, positions or levels and career development opportunities are determined by educational attainment. In the public sector, workers are deployed to government ministries, agencies and departments (MDAs) based on the educational qualifications. There might not be any apparent pay disparity between women and men on the same level but men are more educated than women. Also there are more men securing most of the high level jobs as stated earlier. This thesis argues that the earnings differential between men and women in

Nigeria is a reflection of the inequality in access to education, the opportunities to earn a living, the nature and level of labour force participation and in which MDA.

Although data from the study suggest that pay structure variations do occur across MDAs, the findings are a reflection of the power hierarchy structure of the MDAs rather than a gendered differential in earnings. Pension amount of retirees is determined by the last salary earned before retirement which is further determined by the last position held in office and the MDA where the worker was deployed. Certain MDAs are known to offer better remuneration packages to their workers than their counterparts due to the power hierarchy structure among MDAs. For example, civil servants deployed to the ministry of health earn more than their counterparts in ministry of education even though they may be on the same salary scale. Evidence from this study data indicates that a permanent secretary in the ministry of finance earns as much as N1.2 million a month (4,528.30 GBP), compared to his/her colleagues earning N900, 000.00 (3,396.23 GBP) in the ministry of health and N700, 000.00 (2,641.51 GBP) in the ministry of education respectively. Likewise, a civil servant on level 3 in the ministry of finance earns N26, 000 (98.11GBP) a month, while his/her colleagues in the ministry of education earns N18, 000 (68.00 GBP). Data set indicate that the pay differential by MDAs favour 93 percent of the men and 55 percent of the women sampled. This seems to highlight the gendered nature of these hierarchy MDAs.

Gender and organisation literature has noted the gendered nature of public sector (see Acker, 1990, 2006; Connell, 2006; Rodriguez, 2010). As Acker (2006: 454) argues, organisational controls are usually aimed at making sure that people accept systems of inequality and usually enforced through the use of hierarchical organisational power. In that sense, MDAs that are known to be better paid draw more men than women such as energy (petroleum) and finance while education and health are known to draw more women. It is of note that this study was not able to locate data from Nigeria to substantiate this, but the majority of the women interviewed were in health, education and agriculture while all the men were in finance, energy and aviation ministries<sup>53</sup>. While this study cannot conclusively reaffirm patterns found elsewhere, it might suggest that this is the case but needs further investigation.

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<sup>53</sup> This could be due to the recruitment method used for accessing participants, and not necessarily because there were fewer women in one place and more in another

In addition, due to reported discrimination against women in terms of training and other perks and existing inequalities regarding available opportunities which are likely to move their career forward, differences in earnings are known to occur. Data suggests gendered gaps in terms of access to these other non-financial remunerations including training and career development opportunities, and fringe benefits. Most retirees are in agreement on the inequality of opportunity and treatment of men and women in the civil service. As one woman retiree puts it:

Aah, I think I wouldn't say women are paid less, but honestly when you are working in the civil service, me I know that I suffered some discrimination. Not payment, but I think opportunities for example now if you are going for a training, that is an opportunity or probably a privilege because not everybody will be attending training. Sometimes, you find that men are. Men are exposed to that opportunity; at least I felt I was being discriminated against (FG, female DC retiree interviewed 4/11/12, Abuja).

A male respondent acknowledges that there are practices that discriminate against women but puts it down to Nigeria still being 'a manly society' and the fact that the public sector 'used to be essentially 'man-service' with women being exceptions...' (WEA, male DC retiree interviewed 22/11/13, Abuja). This accentuates the gendered nature of civil service in Nigeria.

It has been argued in this thesis that the earnings differential between men and women in civil service in Nigeria is a reflection of the level of educational attainment, the opportunities to earn a living, the nature and level of the labour force participation and in which MDA. All of these are shaped by gendered life course. The amount of pension entitlement to retirees is determined by the last salary earned before retirement which is further determined by the last post held and the MDA where the worker was deployed. Since educational attainment determines a civil servant's progress in the service and therefore the salary earned, women are disadvantaged, as depicted in table 5.3, since the likelihood of men being promoted in the last few years and retiring at the top (levels 15-17) as well as from better paid MDAs with more perks is higher than women due to the gendered nature of public sector organisations. As will be shown in chapter 7, these perks position the men to come back to their ministry as consultants with good fees. So men are building towards not only higher incomes, pension and benefits, but have a secure place to be later on in retirement.

Fundamental to the earnings differential argument among retirees is the cumulative advantage and disadvantage (CAD) and class expressed as part of the life course of women retirees. Women retirees from privileged backgrounds had in the course of their lives access to good education, better placed in their civil service roles and earn higher than their counterparts from less privileged background. Even so the pursuit of educational attainment later in life is an endeavour some civil servants have embarked on successfully in the course of their civil service careers. Five of the women participants from this research group fall into this group through attending evening classes and distance learning programmes to earn degrees, and moving up the 'salary ladder' in the course of their careers.

As the level of educational attainment is a key determinant in terms of accessing the labour market in the formal sector, differences between men and women; and among women in educational qualifications invariably produces earnings differentials or wage inequality. This is the case in Nigeria which is gender equality compliant in their wage payment structure (i.e.) equal wage for equal work. Consequently, the level of educational qualifications determines the retirees' earnings, contributions and therefore the amount of pension entitlement due to them. As women are over represented among civil servants in the lower level cadre, they end their civil service careers earning lower wages, making lower contributions and therefore earning lesser pension entitlements.

### ***Contributions***

Another critical factor which influences the pension amount is contributions. Contributions are dependent on earnings while in active service and are determined by the position or level as a result of educational attainment. It has been acknowledged that there is a strong link between contributions and earnings because contributions are dependent on earnings. In Nigeria, only formal sector employees are mandated to contribute to pension schemes (before the July 2014 reform act that aims to include informal sector). There are two pension schemes operative in Nigeria, the defined benefit and defined contributory schemes. In a defined benefit scheme, retirees are supported not by their previous contributions but by annual budgetary provisions. The pension benefit is stipulated usually as a percentage of last salary. Under the defined contributory scheme (CPS), a contribution rate is fixed. An Employee contributes 7.5 percent of his monthly emolument while the employer also contributes same

amount or pays the full 15 percent<sup>54</sup> depending on the category of employee. The retirement benefit is variable depending on the performance of the investment selected (Owojori, 2008 cited in Odia and Okoye, 2012).

Though the contribution rate is the same for both women and men in Nigeria, women's pensions are lower than the pension received by men because the value of the pension depends on earnings which impacts contributions. Both earnings and the contribution rates are impacted by educational attainment and women are less likely to be as highly educated as men. The strong link between earnings and contribution has tended to transmit the inequalities in labour market into inequality in pension entitlements. For example, labour market factors such as more women in lower level jobs, in the informal sector and unemployed means that women are less able to contribute to pension. Since the amount of pension entitlement is tied to past earnings and contribution, women with little or no education who constitute the lower level of the labour market are disadvantaged. Hence, the lower the contribution, the higher the likelihood that retirees will depend on other pension supplements. As many have argued, people who make low contribution towards their defined contribution pension scheme will face a predicament when they retire due to inadequate pension asset balance in their fund (Samwick and Skinner, 2001; Choi et al., 2002; Thaler and Benartzi, 2004). Women in the civil service with low salary and therefore low contribution fall into this category, as they get replacement percentage of a low salary which does not ensure adequate income in retirement. The contribution is also affected by the retirement age in that earlier retirees contribute for fewer years than later retirees.

### ***Retirement Age***

Following on from the contribution argument is the retirement age factor which affects the amount of pension received by retirees. The relevance of retirement age for gender equality in pensions has been emphasized in both developed and developing countries (for example Cox Edwards, 2002; Ginn 2003). This is because many women reach retirement age with lower pension than men or no pension entitlements in their own right. In most pension systems of a number of global North and Latin American countries, women's retirement age is different from men, so women spend more time in retirement than men. Examples of such

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<sup>54</sup> The rate of contributions has been increased from 15 to 20 per cent under the 2014 Act. Employees are to contribute 8 per cent while employers are to contribute 12 per cent and may pay the full 20 per cent themselves.

countries include UK<sup>55</sup> and Latin American countries. In the defined benefit scheme, different retirement age favours women, who can retire earlier and receive benefits for a longer period. In defined contribution scheme, however, earlier retirement can adversely affect women's benefits because they have a shorter working period to accumulate assets. Given the differences in longevity, women would have to save more than men do to obtain the same retirement income and a longer post-retirement period over which those assets have to be distributed. As Cox Edwards (2002) finds in Chilean pension, depending on the education level, that if women's retirement age is postponed for 5 years (from 60 to 65), the gap between men and women would narrow by 10-15 percent.

In the context of Nigeria, there is no overt discrimination in the mandatory retirement age of men and women. As indicated earlier, retirement age for civil servants in Nigeria is 60 years or 35 years of service whichever comes first. However, while the conditions for retirement age and length of service are the same for both female and male civil servants, most women tend to retire as early as 52 years because they joined the civil service with primary or secondary level qualifications at an average age of 17 years. So by age 52, they have put in 35 years of service and are forced to retire. The data indicate that 36 percent of the women sampled and 67 percent of those who retired at age group 52-55 years have low-level education(see figure 5.2 ). The remaining 33 percent with higher education retired from DC scheme. This meant that even their higher education would not translate into equal pension because of the years of lower contribution, low replacement rate and the issue of gendered annuity table.

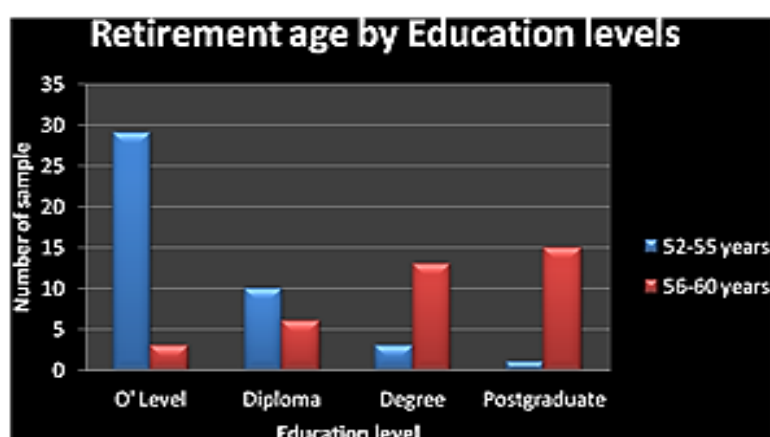
Moreover, as women on average live longer than men, they are more likely to spend longer periods as widows, and to live alone. The study data indicate that while none of the 15 men sampled is a widower, 88 percent of the 80 women sampled are widows and more than half of them retired between 52 and 55 years. It has been argued that men are afforded the safety net of wives' support in old age, because it is common practice for them to marry younger wives, leaving women more likely to be widows in their old age and therefore lack the safety net of husbands' support (Vera-Sanso, 2010; Arza, 2012). This can increase their vulnerability in old age. In Nigeria, it is known for widowers to marry much younger wife or wives to support them through old age.

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55 The retirement age for women will rise to around 63 by 2016 and by 2018 to 65 years as men's.

In keeping with the processes of cumulative advantages and disadvantages, which as stated, emphasises the role of early advantage and disadvantage in life; this study dataset indicate that educational attainment had a significant effect on age retired. The more educated entered service later than the less educated, on a higher level, earned more and retired later. However, there are late retirees among the least educated and earlier retirees among the more educated as can be seen in figure 5.2.

**Figure 5.2: Retirement age by education level**



*Source- interview and questionnaire data*

There are two reasons to explain why there are late retirees among the less educated. One reason, as earlier stated, is the impact of the civil war which caused disruption in schooling. Some who were able to return to school after the war had to enter the service later but with O' level qualifications. The second reason had to do with Nigeria's education system which is not age grade based, so promotion to the next year is not automatic. End of year examinations are often conducted at all levels for each class and only successful students get promoted to the next class. Some of the women have said they repeated a class or two, which meant that they also had to join the service later with lower qualifications. On the other hand, the earlier retirees among the more educated also joined the service with O' level qualifications. Nevertheless, these retirees embarked on distance learning courses and evening classes in order to acquire higher qualifications but had to retire after putting in 35 years of service. It is argued that educational attainment impacts the age retired which in turn affect the amount of pension received.

## ***Benefit Formula***

One more factor that affects the amount of women's pension is how the pension benefits are calculated. As has been said, earlier in this chapter, different benefit formulas can have different impact on men and women's pension entitlements. The formula for calculating benefits differs between defined benefits (DB) and defined contributory (DC) schemes, both of which, as stated earlier, are operative in Nigeria. In the DB scheme, pension benefit depends on earnings and years of contribution and the benefit calculation is based on the final salary. DB retirees are paid gratuity (a single lump sum payment), and thereafter a monthly pension till death. For example, a 90 years old informant, and National vice chairman of Nigeria Union of Pensioner, has been receiving pension for more than 30 years and will continue till the day he dies. DB uses unisex life tables, which standardize calculations for men and women, to determine pension entitlement. Bertranou (2001) has argued that the use of unisex annuity tables for benefit calculations has potentially redistributive effects, in that those with lower life expectancies effectively cross subsidize those expected to live longer. A percentage of the average earnings over a period prior to retirement is replaced monthly. Replacement rate in DB, in the Nigerian Civil Service, ranges from 66 to 100 percent.

In the CPS scheme, on the other hand, pension entitlement depends on Retirement Savings Account (RSA) balance, age at retirement and last salary. The two main forms of entitlement payments are lump sums (a single payment) and programmed withdrawals (series of fixed payments over retirees' expected life time) or lump sums and annuity (a stream of payments for as long as the retiree lives). On retirement, retirees can withdraw 25 percent of (RSA) as a lump sum provided that the amount left in the account shall be sufficient to procure an annuity or fund programmed withdrawals. If a retiree opts for annuity, after the lump sum pay out, she can buy insurance with the remaining amount in her RSA from life insurance Company licensed by the National Insurance Commission and the insurance company will pay her for life<sup>56</sup>. Alternatively, if the retiree opts for programmed withdrawal, after lump sum, the remaining amount in the RSA is paid out as a programmed quarterly or monthly withdrawal for a maximum period of 18 years or until the RSA balance runs out. As Stewart, Pugh and Antolin (2008) point out, if the retiree lives longer than what had been projected, the capital may be completely exhausted while the retiree is still alive. The implication of this

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<sup>56</sup> Study data indicates that many retirees prefer programmed withdrawal to annuities due to lack of awareness or enlightenment. It is only 20% of the DC retirees that annuitized their pension. These educated retirees in the top cadre said they were made aware of annuity option from some conference they attended not by the PFAs, who were not very pleased with them.



for someone who retires at 52 is that by 70 years, s/he will no longer be entitled to any pensions leading to old-age poverty. Moreover, there is no other minimum social protection floor available to these retirees. The PFAs claim that the need to stretch the accumulated fund necessitates a smaller percentage of the amount replaced. This varies between 20-50 percent, though section 4 of the Pension Reform Act recommends not less than 50 percent replacement rate. In addition, the annuity table used for the calculation of benefits in DC is gendered because life expectancy is taken into account. In the words of a PFA male official:

... In terms of the computation, we use annuity table to do these calculations and statistically it is proven that the woman, at least in Nigeria, but I know it is the truth also elsewhere; the woman tends to live a bit longer. You have a 2 year difference on the calculation table template which ultimately then means that the man may get a higher lump sum, can withdraw a large figure slightly higher but is usually very minimal and his pension though could end up being slightly lower than that of a woman. But she doesn't get to deduct that high lump sum so the bulk of her money would have to be retained in the RSA and it will give her marginal difference as well. When I say marginal we are talking of four to five thousand naira (\$30) difference, it's absolutely negligible (interviewed 15/1/13, Abuja)

Consequently, it has been posited that gender inequalities in pension entitlements in DC schemes originate both at the accumulation stage due to gender differences in earnings and labour market participation; and at the withdrawal stage due to use of gendered annuity tables. This means that women who live longer than the average life time might be left without funds (Bertranou 2001; Mesa-Lago, 2006; Antolin, et al, 2008; Arza 2012) which can result in (gendered) old age poverty. It has also been asserted that under DC scheme, because of the annuity factor involved in the benefit calculation, men would still obtain a higher pension benefit even if the labour market inequalities were non-existent, and men and women were able to accumulate the same pension fund over their working years (Arenas de Mesa and Montecinos, 1999; Bertranou, 2001). However, gender inequalities exist in both types of pension schemes, but they are probably more severe in DC schemes than DB schemes (Bertranou 2001; Ginn, 2003; Ginn et al 2001; Mesa-Lago, 2006; Arza 2012).

Dataset reveals that the difference in the replacement rates<sup>57</sup> between DC and DB is striking. Retirees in the DB Scheme have considerably higher replacement rates than those in the DC Scheme. The replacement rates in DC vary from 20 to 50 percent depending on the amount accumulated in retirees' pension fund, returns on investment and the lump sum pay out with

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57 Rates are grouped into 4 for analysis: <30%, 30-49%, 50-79% and >80%

men receiving higher percentage<sup>58</sup>. The larger the pay out, the less is the monthly amount paid. The replacement rates in DB, on the other hand, vary from 66 to 100 percent, with the rates for both the higher earners and low earners ranging from 94 to 100 per cent of their salary while middle earners receive between 66-80 percent rates on retirement. With 91 percent of DB retirees getting above 80 percent of their earnings replaced, and 85 percent of DC retirees getting below 50 percent of their earnings replaced, it is clear that the DC scheme is stingier than the DB scheme.

However, in spite of what appears to be a generous replacement rate for the low paid retirees, it is contended that 100 percent replacement rate makes little or no difference to the adequacy of their pension entitlements. As has been argued, replacement rate does not reduce the risk of poverty nor take longevity into account (VanDerhei, 2006; Grech, 2013). As highlighted by HelpAge International (2013), the most urgent concerns for older people worldwide is guaranteeing income security. Evidence from my study indicates that for most women retirees in Nigeria, the amount of earnings replaced does not ensure adequate income in retirement. Unsurprisingly, in the Global Age Watch Index which ranks countries on the social and economic wellbeing of older people according to their income security, health status, employment and education, and enabling environment, Nigeria is ranked 85 out of 91 countries overall and 87 in income security domain (HelpAge International, 2013). Though both men and women retirees believe that none of the pension schemes ensure adequate income in retirement, DB is guaranteed for life while the DC is neither adequate nor guaranteed for life if not annuitized. Nevertheless, in Nigeria, as in many developing countries, both DB and DC schemes exclude women (people) who work in the informal sector and have no access to pension.

Before concluding this section, it is expedient to highlight that the gendered life course of retirees is also reflected on the benefit calculations and the resultant entitlements. A CAD perspective shows that the advantages and disadvantages of gender and class play out in such a way that the retirees, who were advantaged to receive a good education, got good jobs, more earnings and contributions, and therefore more entitlement than the less educated ones. For example, while those who received more than 200,000 Naira a month are the more educated retirees, 77 percent of retirees whose entitlement is less than 50,000 Naira a month

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<sup>58</sup> It could be argued that the small number of male sample (15) cannot conclusively confirm the gendered nature of benefit calculation in DC scheme, however, the PFAs officials interviewed attested to the gendered annuity table use for benefit calculation.

are less educated. In addition, retirees' level of educational attainment appears to determine how much gratuity/lump sum payments they received, the gratuity/lump sum entitlement for a high majority of the less educated retirees was less than 5 million Naira. It is noteworthy that both the monthly pension and especially the gratuity is a reflection of their earnings and contribution which is dependent on their position, educational attainment and pension fund (in the case of DC retirees). In other words, the cumulative advantages of the more educated retirees meant that they are better placed in position, salary and hence pension entitlements. Indeed, educational level determines the nature and level of job, salary and therefore pension entitlements. It is therefore argued that the size of pension entitlements was greatly shaped by retirees' life course as inequality in education is reflected in the nature and level of labour force participation, earnings/contributions, the age they retired and the amount of their pension entitlements.

All in all, retirees' life course impacted the size of their entitlements. The advantages and disadvantages accumulated earlier in their life course became more pronounced in later life in the form of their pension. These cumulative advantages and disadvantages highlighted the inequality in the distribution of opportunities and resources to these women; for instance, the opportunities to go to school. But the education level varied amongst women and thus created inequality in their pension acquisitions and entitlements. Retirees with higher qualification had a clear advantage in earnings and therefore pension entitlements over the less qualified. Evidently, education impacted pension acquisition and entitlement.

In sum, this section has established that the amount of women's pension entitlements is affected by their earnings, contributions, retirement age and benefit calculations. It is of importance to note here that the inequality between men and women evident in the above factors is more of a reflection of gendered life course, the dynamics of policy implementation and dictates of culture than of pension policy with the exception of benefit calculation. It is therefore argued that the size of pension entitlements is greatly shaped by retirees' life course as inequality in education is reflected in the nature and level of labour participation rate, earnings/contributions, the age they retired and the amount of their pension entitlements. The advantages and disadvantages accumulated earlier in retirees' life course became more pronounced in later life in the form of their pension.

However, while in principle, pension policy in relation to pension acquisition appears to be equal, the capacity of women to access formal sector work, and to secure the better paid posts within the civil service is very much constrained by Nigerian social and economic policies that perpetuate the male superiority belief and neglect economic wellbeing of its (older) populace. For example, the limited access to basic services makes it harder for girls/women to get and stay in education, and policies on unemployment and the economy that forces people, including women, into the low paid, informal sector, lack of push on female equality and failure to create widespread opportunities for women. Consequently in practice, pension policy is not gender neutral. With regards to DB scheme, those at the top get 100 percent replacement but few women get there, some agencies, which are much more male-dominated, get higher pensions plus men are more likely to get involved in training and other perks which are likely to advance their career. The government could ensure that women do not run out of pensions many years before they die (by making other arrangements for them either through direct provision or through the market). Such other arrangements as pension credit which could take the form of guarantee credit to top up retirees' monthly pension to a determined guaranteed minimum level and provide help with housing costs. It can also take the form of saving credit which is an extra amount for those people who have built up a modest amount of savings. Or a combination of both forms as is done in the UK. And for most women in the informal sector a non-contributory social pension is needed.

## **Conclusion**

This chapter has attempted to examine the gendered nature of the pension schemes in Nigeria. It illustrated how gender differences in pensions are produced along two main areas: process of gaining access to pension and factors affecting the amount. In doing so, the chapter highlighted six main points. First, that the acknowledged difference between the privileged and protected formal sector and the unprivileged and unprotected informal sector workers in developing countries masks the existing income disparities in the formal sector not just between men and women, but amongst women also. Second, that women's labour market participation differed from that of men in three ways that have important effects on their ability to access pension: women participate in labour force at lower rates relative to men; are more likely to be unemployed or segmented in lower level positions in the public sector; and majority work in the informal sectors due to the gendered nature of public sector

in Nigeria. Third, that gender inequalities exist in both types of pension schemes, but they are more severe in DC than in DB schemes. The gender inequalities in pension entitlements in DC schemes originated both at the accumulation stage due to gender differences in the nature and level of labour market participation, earnings and access to education; and at the withdrawal stage due to use of gendered annuity tables. The gender inequality in DB scheme, on the other hand, originated only at the accumulation stage due to gender differences in the nature and level of labour market participation, earnings and access to education. Fourth, that there was a striking difference between the replacement rates of DC and DB. Retirees in the DB Scheme have considerably higher replacement rates than those in the DC Scheme. However, in spite of what appears to be a generous replacement rate for low earners, it is contended that 100 percent replacement rate makes little or no difference to the adequacy of retirees' pension entitlements. The point here is that high rate of replacement on meagre salary results in meagre pension and so does not guarantee income security in old age. Fifth, that gendered life course greatly impacted both women's access to pension and the pension amount in Nigeria. For instance, the nature and level of women labour market participation and subsequently their pension acquisition and entitlements is a reflection of their educational attainment. Retirees' educational level, in turn, reflects their gender, social context, class, linked lives and earlier advantages and disadvantages. The advantages and disadvantages accumulated earlier in their life course became more pronounced in later life in the form of their pension. Finally, though the Nigerian pension might appear to be 'gender neutral' in its policy, in practice it is very much gendered and contains a lot of implicit assumptions on the capacity of women to access formal sector work.

In the next chapter, the role of the near absence of basic services in determining the extent pension ensures adequate income in retirement in Nigeria is examined. The chapter analyses and discusses the impact of retirees' expenditures on the adequacy of their pension given the minimal role of the state in the provision of basic service and early retirement. Chapter 5 demonstrated the impact of the gendered life course on women's pension acquisition and entitlement. Chapter 6 extends the impact of the gendered life course to adequacy of retirees' pension income.

## Chapter 6: Adequate income in retirement: the role of reliable basic services and infrastructure

### Introduction

It has been argued in chapter 5 that women's pension acquisitions and entitlements in Nigeria are gendered not as a (pension) policy but by the dynamics of its implementation, dictates of culture and gendered life course. However, the interest of this chapter is on the adequacy of pension entitlement, with focus on the role of social service provisioning in the extent to which pensions ensure adequate income in retirement. Although Nigeria, like many states in sub-Saharan Africa, is not strictly a welfare state, Razavi's 'care diamond' can provide a useful starting point for examining the role of reliable basic services and infrastructure in ensuring adequate income in retirement. Therefore providing a brief overview of the development of the concept of care in the welfare (social policy) literature is necessary.

The theorisation of welfare state development<sup>59</sup> (see for example Wilensky, 1975 and Korpi, 1980; 1983) and the comparative analysis of welfare states (for example, Esping-Andersen's (1990) welfare regime typology<sup>60</sup>) have been limited by its neglect of gender and its applicability to the Global South.

Over the past two decades, feminist scholars have engaged with the welfare regimes debate and argued that theorising and research into welfare states and regimes need to have gender as a central focus. Their critique of Esping-Andersen's typology focused on the male worker as the ideal-typical citizen and his focus on the interplay of state and market which meant the neglect of family (Lewis, 1992; Orloff, 1993). It is argued that the family is clearly central to the welfare regimes of many developed and developing countries (Peng, 2009; Razavi, 2011). Feminist analysts, therefore, suggested, for the gendering of welfare regimes, full recognition of the provision of welfare by families and through women's paid and unpaid work, (Lewis, 1992)<sup>61</sup>.

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59 The political theories of welfare state development highlight the reasons for the introduction of welfare state arrangements that points at the impact of urbanisation, industrialisation and the demise of the extended family (the logic of industrialism theory), the increasing strength of left parties and labour unions (power resource" theory), the formal political institutions and decision-making processes (state-centric theory). However, the limitations of these theories for understanding social policy development in Africa has been noted (see Kpessa and Bland, 2013).

60 Esping-Andersen's typology characterises modern welfare states in 18 OECD advanced capitalist and democratic countries and identifies three main regime types: liberal, corporatist/ conservative, and social democratic.

61 Razavi 2007 provides an excellent summary of the feminist critique of the welfare regime.

Lewis (1992) incorporates unpaid work to analyses of work and welfare. She also looks at the modification of the male breadwinner model across Europe and its implication for women's position in the labour market and the level of social service provisioning. Feminist economics literature also contributed significantly to the better understanding, conceptualisation, measurement and valuation of the unpaid economy. The literature has highlighted the distinctions between different components that constitute the unpaid economy, throwing the spotlight on care and its distinct characteristics (Razavi, 2007:17). However, Lewis' typology pays no adequate attention to care, and to the various payments for care, which constituted an important variation across welfare states (Sainsbury, 1994).

Critics have also questioned the applicability of Esping-Andersen's typology to the Global South where states are often weak and labour and financial markets do not function effectively (Abu Sharkh and Gough, 2010), and households, families and communities play a dominant role in social service provisioning. In this context, Gough et al (2004)<sup>62</sup> sought to apply the idea of welfare regimes to explore the conditions under which social policy operates in the Global South, including sub Saharan Africa (Bevan, 2004a, 2004b)<sup>63</sup>. Gough et al (2004) highlight the need to broaden the welfare mix beyond 'the welfare state' and recognise the role of community-based relations (including NGOs, and clientelist networks) and international actors (Gough et al, 2004; Wood and Gough, 2006; Abu Sharkh and Gough, 2010).

However, Gough et al also failed to consider the underlying gendered assumptions in their 'recast' thereby ignoring the organisation and provision of care as an important dimension of welfare state variation (Sigle-Rushton, 2009).

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62 Gough et al (2004) identify two ideal regime types to stand alongside the welfare state regime model: informal security regimes and insecurity regimes. The two regime types both embrace extensive non-state as well as state institutions in the reproduction of security and insecurity.

63 Bevan points to features such as weak or failed states, small economies, local despotism, the absence of social benefits through work (due to the small size of the formal employment sector) and little social spending. In Bevan's insecurity regime, activities and relationships generate benefits to those in power and suffering to those who are exploited and/or dominated, excluded from opportunities and/ or physically attacked. This resonates with Nigeria and tends to account for the scramble for political offices at all cost and the prevalent corruption associated with governance. Consequently, provision of basic amenities like healthcare and education is substandard or non-existent which impacts the extent pension is adequate to ensure income security for retirees.

## What then is Care?

Feminists have established that social reproduction<sup>64</sup> is central to a gendered political economy (GPE)<sup>65</sup> and that care is central to social reproduction. Therefore, this thesis uses GPE approach to not only understand gender bias in pensions (acquisition, entitlements and adequacy), but also to frame this study around Razavi's "Care diamond".

The concept of care originates from the endeavour to conceptualise 'a defining characteristic of women's life condition' with a key consideration of the nature of the labour involved in caring. This is aimed at defining the activity that makes up caring for others, identifying its specific if not unique features and analysing how this activity and the responsibility for it reinforced the disadvantaged position of women (Daly and Lewis, 2000:283). As already stated, care is seen as central to many feminist understandings of gender and welfare (Finch and Groves 1983; Laslett and Brenner 1989; Lewis 1992; Daly and Lewis 2000; Folbre 2008). Razavi (2007) notes the important intersections around the theorization of care within different disciplinary approaches to understanding the gendered dimensions of social policy, particularly in the work of sociologists and feminist economists.

Orloff (2009) also notes the conceptualisation of care by mainstream researchers and gender analysts. Mainstream researchers address care as a question of women's differences from men (understood as the norm), and as a barrier to employment. Gender analysts, on the contrary, conceptualise care as a socially necessary activity that is not always recognised as such, due in part to its gendered character. Care is predominantly women's work and is usually linked with other forms of domestic labour (Himmelweit 1995, 2005; England and Folbre, 1999; England, 2005). The domestic labour debate which began with economics was extended to sociology, where feminist critics reconsidered the issue of housework (Oakley, 1974) and subsequently extended the analysis to care work, which is also highly gendered, with women being the prime caregivers (Oakley, 1994).

The provision of care has been identified as 'the source of many of women's economic and political disadvantages in a wage economy and it underlines the centrality of "private"

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64 For a detailed discussion of the concept of social reproduction and its origins in the domestic labour debate of the 1970s see, for example, Gardiner, 1997; Himmelweit, 1995; Humphries, 2000; Molyneux, 1979.

65 A number of feminist critics have noted that, despite growing rhetoric around the importance of gender, the majority of mainstream political economy work continues to be gender blind (Bakker, 2007; Bedford and Rai, 2010; Elson, 1995; Waylen, 1998). The focus on unpaid care and the diverse ways in which it underpins the economy is a central feature of gendered political economy work i.e. GPE analysis extends the notion of what counts as "the economy" (Waylen, 1998) (see also chapter 2 for a brief discussion of social reproduction and care).



matters for women's disadvantages in political and economic life, but also offers as well distinctive gendered identifications, resources, and ethical commitments'(Orloff ,2009:324).

Furthermore, care is a relationship characterised by interdependence and interconnectedness, power and conflict (Daly and Lewis 2000:283; Kittay 1999; Tronto 1993). The conceptualization of care by Daly and Lewis (2000) captures the social and political economy within which care is embedded. They argue for a three-dimensional approach to care: The first is care as labour which draws attention to the nature of both the work and the general activity, and begs a comparison with other forms of work and labour. The second dimension locates care within a normative framework of obligation and responsibility. In this regard, care tends to be initiated and provided under conditions of social and/or familial relations and responsibilities. This normative or ethical focus places the spotlight on the social and societal relations of care and on the state's role in either weakening or strengthening existing norms about care. The Third dimension sees care as an activity with both financial and emotional costs, extending across public/private boundaries and begs the question of how the costs involved are shared, among individuals, families and within society at large. This approach leads them to define social care as 'the activities and relations involved in meeting the physical and emotional requirements of dependent adults and children, and the normative, economic and social frameworks within which these are assigned and carried out'(Daly and Lewis,2000:285). However, they note the dichotomies and fragmentation in the applications of the concept that limit its coherence: dichotomy between care in formal settings and care carried out in the informal sector; the separate treatment of the care of children and that of dependent adults (the elderly especially); and treating unpaid and paid caring as different.

In recent years, there has been a growing interest in the question of care as a central element of social policy within the Global North (Kofman, 2012; Kofman and Raghuram, 2009). This is due, in part, to the influence of feminist scholarship in pushing the question of unpaid care work onto the agenda, as stated earlier.

Nonetheless, it has been contended by Jenson (1997:182) that the time has come for everyone, not only those who are concerned with gendering, to think more seriously about concerns with care in contemporary welfare states. She opines that creating a welfare regime typology which might have quite different results than those based on the work-welfare nexus, requires a combination of answers to the questions of who cares (the family, the state or the market), who pays or bears the cost (families or the state) and where care is provided

(family, states or markets). Studies of welfare and care regimes must also determine who decides on the distribution of provisions among sectors and the nature of the care infrastructure (Soma et al, 2011). Therefore, it is pertinent that a gender-centred analysis of welfare should ask how caring for dependants is undertaken (Razavi, 2007).

More recently, the feminist social policy literature has focused on care regimes and how welfare state regimes organise the care of dependents. Jenson and Saint-Martin (2003) call attention to the range of terms that have been used to describe the institutional arrangements that contribute to the sum total of societal welfare: welfare regimes, the welfare triangle (state, market and family), welfare architecture or the welfare diamond. Razavi notes that:

In all of these conceptualizations, which go beyond a notion simply of the welfare state, the accent is on the diversity of sites in which welfare is produced and the decisions taken by society to privilege some forms of provision over others (Razavi, 2007: 20).

She critiques the welfare regime literature and extends Jenson and Saint-Martin's (2003) concept of 'welfare diamond' to care. The notion of a care diamond has been used to illustrate the multiplicity of sites and institutions involved in care provisioning. Razavi states that these institutions 'may be conceptualised in a stylised fashion as a "care diamond", to include the family/household, markets, the public sector, and the not-for-profit sector' (2007: 21).

The four institutions of the care diamond have different models for transacting care which may overlap. For instance, altruism might constitute the basis for families as well as the community sector, whereas payment may occur within the market sector and also between family members, in kind if not in cash (Raghuram, 2012). In other words, the boundaries between these different institutions are neither clear-cut nor static. For example, States often partially subsidise and regulate provision through markets and not-for-profit providers. Similarly the provision of care by households very often increases to replace the shortfall when public services are insufficient. The state is not only a direct provider of care services, but also a key decision-maker in the overall design of the care regime. So the state plays a qualitatively different role from other institutions in the care diamond. Sometimes it does this through explicit actions and policies. Sometimes it does it through inaction (Razavi, 2010).

Nevertheless, according to Raghuram (2012), distinguishing the four nodes of the diamond is analytically expedient. Therefore, clearly defining these nodes associated with a society's care diamond, as Soma et al (2011) argue, will lead to a better understanding of the involvement of each sector in the care regime. In the Nigerian context, provision by the 'family/household' is that provided by immediate and extended family members. Provision by 'community' is provision delivered by informal networks or institutionalised organisations (e.g. religious groups, village associations, non-governmental organisations). Provision by 'market' is provision offered by the private sector (formal and informal) – a business or corporation, usually with the aim of making a profit. Provision by the 'state' is a public sector provision of social services and infrastructure directly supplied by federal, state and local governments.

Like the general literature on welfare states and regimes, much of the feminist work on social reproduction and care focused on more developed countries until the United Nations Research Institute on Social Development (UNRISD) research project on "The Political and Social Economy of Care"( 2007–2009). It has been argued that most low-income countries have been characterised by a much lower level of state responsiveness to the care needs of their populations, relegating the bulk of care provision to households and communities (Staab,2009), as well as the market. The UNRISD research project explores the way in which care is provided by the institutions of family/household, state, market and community, and by the people within these institutions in three regions: Latin America (Argentina and Nicaragua); Asia (India and the Republic of Korea), and Africa (South Africa and Tanzania).The selection of these countries in each region is based on one country with a more developed and another with a less developed social policy architecture, and the availability of at least one time use survey. In each country four related issues: economic, social and demographic change over the past 20 to 30 years; time use surveys data; social and care policies and institutions; and selected groups of care workers (their wages, working conditions, and how they meet their own care needs and the care needs of their dependents) were researched. Japan and Switzerland were also studied so as to provide comparisons of care systems in two industrialized economies. The findings of this UNRISD research project challenge the view that only more developed countries can afford specialised care provision by the state and market, while poorer countries have to rely on unpaid family and community solutions. It is asserted that in many developing countries, explicit care policies may be rudimentary but the supply of care is influenced by a wider range of infrastructure

development, social service provisioning and social protection programmes (UNRISD, 2010:2).

With regard to Africa, the focus on care has been on measuring unpaid work through time use surveys (see for example, Budlender (2008) on South Africa and Tanzania; Budlender and Moussié, (2013) on Kenya, Nigeria and Uganda). The focus is also on South Africa (see for example, Budlender and Lund, (2011) on care for (and by) children in the aftermath of apartheid; Patel (2009) on the gender dynamics of care in the non-profit sector delivered at the community level). However, in outlining a theoretical framework for analysing the care economy in Africa, Folbre (2014:149) notes that generally, social policies in Africa have fallen under the rubric of ‘social protection’, relying heavily on external assistance and targeted to the poorest segments of the population. Adesina (2010:2) argues that this narrow and diminutive vision of social policy is both inadequate and divisive, with stigmatising effects. His contention is that social policy<sup>66</sup>, in the context of meeting Africa’s development challenges, must embrace the multiple roles of social policy including production, re-distribution, protection, reproduction, social cohesion or nation-building. Besides, as Mokomane (2013) asserts, most of these so-called social protection programmes, including maternity leaves, family allowances and old age pensions, have been restricted to formal sector employees that constitute a small percentage of the population. She also highlights the lack of the provision of any universal forms of public support for the care of children beyond provision of basic education in most of African countries.

This chapter, therefore, applies the concept of the “care diamond” to understand how care is produced and provided by the state, market, family and community in Nigeria - from the viewpoint of older (women) care givers. Since, as mentioned earlier, care is central to social reproduction as it makes it possible for individuals, families and society itself to continue (Folbre, 2014:133), what then is the place of older (retired) women in care? And how do older women’s responsibilities for the support of dependants affect the adequacy of their pension income? The chapter argues that women retirees have a major place in Nigerian care diamond.

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66 Adesina (2009) identifies 2 distinct phases in the nature of social policy of the post-colonial sub-Saharan Africa: the nationalist model phase (from 1960 to 1980) and the neoliberal policy regime (the last two decades of the 20th century). He contends that social policy in sub-Saharan Africa has not been based on guaranteeing a minimum level of social well-being through social insurance, unemployment insurance, old-age pension, or pro-natalist social provisioning (p38). Adesina (2009) then calls for a rethinking of social policy that requires social provisioning that treats women as persons in themselves rather than in their roles as procreators and nurturers.

Care, as used in this study, refers to financial support of dependants within a normative framework of obligation and responsibility with focus on the state's role in either weakening or strengthening existing norms about care; as well as the costs of care and how the costs are shared (Daly and Lewis, 2000). Thus, this chapter specifically looks at how the provision of financial support (care) and limited access to social provisioning impact the adequacy of retired women civil servants' pension entitlements in Nigeria. As has been argued by Orloff (2009), caring imposes significant costs on caregivers unless social policy reduces them. If as Razavi (2010) has averred, care ought to be used as a lens through which to interrogate broader policies and structures to see if they facilitate or hamper care-giving. This thesis, thus, uses care to interrogate pensions in Nigeria to see whether or not it ensures adequate income for retired women civil servants. This study's interest is in how retirees' caring obligations impact the degree their pension ensures adequate income. It argues that the important place of women retirees in Nigerian care diamond impacts the adequacy of their pension income.

Yet the place of older women as care givers in the theorisation of social reproduction and care is not explicit, thereby marginalising their interests, needs and contributions. Studies have shown the need to think of older women as both care receivers and care givers (Adeniyi-Ogunyankin, 2012; Beales, 2012; Beedie, 2010; Fonchingong, 2013; HAI, 2008b; Vera-Sanso, 2005, 2006, 2012, 2014; Vera-Sanso et al, 2010). It is argued in this chapter, that retirees' caring obligations and limited access to reliable basic services (such as quality education, and healthcare) impact pension adequacy in Nigeria. So a look at retirees' expenditure and how that is impacted by their life course is essential. The Life course is explored in the following section.

### ***Gendered Life Course***

The impact of the gendered life course on women's pension acquisition and entitlement is well established in gender and pension literature (Ginn et al, 2001; Ginn, 2001, 2003; Edwards, 2002; Ginn and Arber, 2002; Foster, 2005, 2008; Arza, 2012), but not the impact on the adequacy of their pension. A life course perspective sees later life conditions as caused by both current circumstances and also by earlier life trajectories and contexts throughout youth and adulthood (Elder et al, 2003). Thus this chapter extends the impact of the life course on the extent to which pensions ensure adequate income for women civil servants in

Nigeria. In doing so, it highlights the impact of linked lives and cumulative advantages and disadvantages (CAD) on the adequacy of retirees' pension income.

The life course principle of 'linked lives' emphasises the interdependence within families, particularly those of marital and kin relationships. Therefore, as women are often the primary providers of care in the family, the presence of children or other dependants requiring care has implications for the extent their pension guarantees adequate income in retirement. The CAD theory focuses on issues of inequality both within and between age cohorts (O'Rand, 1996; Dannefer, 2003; Willson et al. 2007). The accumulated advantages and disadvantages in earlier life are felt much more in retirement. The divergent possibilities in later life of these women, and how their pension is spent are determined by educational attainment, marital status, location and age retired. Yet these women are usually considered a privileged group because of their access to pension. It is, therefore, argued in this chapter that the gendered life course of retirees impacts not only their pension acquisition and entitlements but also their expenditure and subsequently the adequacy of their pension income.

It is said that care policies do not exist in isolation but are shaped by the national, cultural, historical and institutional conditions (Williams, 2010; Raghuram, 2012). Thus, this chapter first examines the 'care diamond' of Nigeria. It highlights the (minimal) role of the state in Nigeria's care diamond, and demonstrates that the weight of care is skewed towards the market and the family. The market plays a dominant role in the provision of basic services and the family has a significant role in accessing these services through the market.

Because Nigeria lacks a 'care policy', two welfare policy areas are examined: health and education. The second section then looks at the place of older women (retirees) as care givers in the context of Nigeria. By so doing, it explores the likely impact of family care commitments on the adequacy of pension income by examining retirees' expenditure patterns. As noted by Folbre (2006:190), 'money buys care, and the expenditure of money on dependents has implications for adult standard of living'.

It is argued here that retired women have a significant place in the 'care diamond' of Nigeria given the minimal role of the state in the provision of basic services. Since the interest of this study is factors that impact the adequacy of pensions for retired women civil servants, it takes into account the context of early retirement and linked lives in terms of the un- and underemployment of dependants in Nigeria. Therefore this chapter provides analysis of

retirees' healthcare and education expenditure<sup>67</sup>. In demonstrating the stereotypical altruistic nature of women, this section argues that the distribution of pension income is a determining factor in the extent to which pensions ensure adequate income in retirement for Nigerian women. It also analyses and discusses how different life course patterns impact on retirees' expenditure, and argues that the gendered life course of retirees impact the adequacy of their pension. Third, the chapter discusses the role of reliable basic services and infrastructure in guaranteeing pension adequacy; and argues that their limited accessibility impacts the extent to which pensions ensure income security in retirement. Finally, the chapter concludes by summarising the main points and also highlights the discussion that follows in Chapter 7.

### **The 'Care Diamond' of Nigeria**

As mentioned earlier, Razavi (2007) conceptualised the four institutions involved in the provision of care as a "care diamond". These institutions represent each node of the diamond: the family/household, markets, the state, and the community. This section of the chapter examines each of these nodes of the care diamond in Nigeria and what each node has to offer in social service provisioning. It looks specifically at healthcare and education where retirees spend on their children/wards; bearing in mind the argument of this thesis that spending on children, limited access to reliable basic services and the life course affect the adequacy of women's pension.

#### ***The State***

It has been argued that the state is not only a provider of welfare, but also a significant decision maker about the responsibilities of the other institutions of the nodes of the care diamond (Jenson and Saint-Martin, 2003). In Nigeria, the state has constitutional obligations for the provision of social services to its citizens (Adejumobi, 1996, 1999; Okojie, 2009; Oshelowo and Oniemola, 2011; Adegbami and Nofiu, 2013). The state operates through a three tiered government structure – Federal (national), State and Local governments- which are involved in the provision and regulation of these services. The functions of each tier are

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<sup>67</sup> Retirees' expenditure on housing and food is acknowledged but not included in the analysis in this chapter.

spelt out in a tripartite list of the provision of adequate infrastructure and social services. The provision of these services by government is determined by annual and supplementary budget allocation at the federal, state and local government levels. Although, the legislative and implementation powers is said to rest with both the federal and the state governments while local governments are responsible for the services delivery (Okojie, 2009). It has been argued that ambiguities over functions of tiers of government have resulted in duplication, conflict of responsibility and a clear indication of lack of coordination in key service sectors like health and education (Thomson, 2005; Nnamani and Chilaka, 2012). It is therefore, difficult to pin down who is responsible for what, making it difficult to hold people accountable for standards of service delivery (Thomson, 2005). It has also been noted that revenue accruing to government has dwindled over the years, and therefore budget cuts have resulted in the withdrawal of social services provision and delivery. Consequently, consumers are forced to dig deep into their own resources to be able to access these services.

Historically, the provision of social welfare services has been a public sector, or state activity, both in the developed and developing countries (Adejumobi, 1999). Adejumobi identifies four reasons why the state has been a major actor in the provision of social welfare services in Nigeria as in other African countries. The first reason is the historical antecedent of colonial rule. Under colonial rule, the responsibility for providing social services of tarred roads, railways, education, electricity, pipe born water, healthcare, lay with the colonial regime. However, these colonial social services served a few elites who lived where these services could be accessed (Akinwale, 2010). Adejumobi, (1999) contends that the goal of the provision of these services was mainly to facilitate colonial exploitation which meant limited scope and substandard quality of services provided.

Secondly, the aspiration of anti-colonial struggle by the African people was intended to realise better living standards for all. The third reason is the huge capital outlay required in the delivery of some of this service made it almost impossible for the private bodies to handle it if the required development for the nation was to be attained. Fourthly, African culture and social values tend to place tremendous emphasis on the wellbeing of individuals in the society. Hence, most post-independent African leaders placed overriding concern for the human element and social existence and well-being on the state. Akinwale (2010) submits that these post-independence leaders have attempted to maintain and extend the inherited social services and infrastructures. However, due to official negligence and mismanagement



of resources their achievements leave much to be desired (Akinwale, 2010; Agbola, 2002 cited in Kanu and Umoh, 2013).

In order to bridge the infrastructure gap, therefore, the post-colonial state had to invest heavily in the provision of social services like health, education, housing, roads, water supply, irrigation and electrification (Ghai, 1993 cited in Adejumobi, 1999). Sleeman (1979) argues that there are three main reasons for state involvement in social services provision in the modern society. First, is the need to provide a floor, below which no one should be allowed to fall. That is, the need to prevent the populace from falling below the poverty line. This can be assured when basic social services like pipe-borne water, healthcare services and electricity are made available. Second, is the need to attenuate income inequalities or promote income redistribution in society through equal opportunities, which those services offer. Third, is the need to facilitate a process of socio-economic empowerment in society, by which the people are helped to provide more effectively for their own needs (cited in Adejumobi, 1999).

In the 1980s, the political leaders across the developing world were obliged to follow neoliberal policies of state withdrawal from social services and welfare orientated interventions as conditions for the International Monetary Fund (IMF) and World Bank loans. Nigeria was not an exception. Gideon (1998:305) asserts, from a Latin America perspective, that a major priority for governments was cutting public expenditure and the majority of cuts are often made in the provision of social services. The implication of rolling back the state is the privatisation of public services. Williamson (1990: 16) has argued that privatisation can help relieve pressure on government budgets, both in the short term by the sale of enterprises, and in the long run since investment no longer needs to be financed by the government. Private industries are also seen as more efficient than public ones due to the more direct incentives involved for private managers (cited in Gideon, 1998:305).

Adegbami and Nofiu (2013) have argued that the essence of social services delivery is for the welfare and benefit of the people as without these facilities, there will be no meaningful living. The failure of the state in the social service provisioning in Nigeria has been highlighted by many Nigerian scholars (See for example Adejumobi, 1999; Thomson, 2005; Akinola, 2007; Oshaghae, 2007; Akinwale, 2010; Adegbami and Nofiu, 2013; Kanu and Umoh, 2013; Abegunde, 2014). Oshaghae (2007:691) attests to the plight of Nigerians by arguing that “the state has not played the roles expected of it” (cited in Akinwale, 2010).

It was reported that former President of Nigeria, Chief Olusegun Obasanjo attested to this while he was still in office, when he opined that Nigerians have for too long been feeling short-changed by the quality of public services delivery due to inefficiency and corruption, and that Nigerians deserve better (Akinola, 2007). Yet he did not do much to improve the social services and infrastructure.

Akinwale (2010) finds, in his study of the menace of inadequate infrastructure in Nigeria that attempts by the government to enhance infrastructure have failed due to negligence and corruption. Despite successive government's promotion of neoliberal reforms emphasising the need for infrastructural development, the situation in Nigeria reflect infrastructural inadequacy. Also based on its findings, this study, therefore, argues that the role of the state in the care diamond of Nigeria is minimal.

### ***The Market***

Provision by 'market' is provision offered by both formal and informal private sector aimed at making a profit. Like many other developing countries, following various recommendations by IMF and the World Bank in the early 1980s, Nigeria embarked on the privatization of some of its state-owned enterprises (Etieyibo, 2011). In July 1988, privatisation of public enterprises began with the promulgation of Decree No 25. The decree established the Technical Committee on Privatisation and Commercialisation (TCPC), responsible for the supervision of the process of state divestment from, and restructuring of public corporations to make it profit oriented and self-sustaining (Abegunde, 2014). The advent of the Babangida regime in August 1985 paved the way for the adoption of Structural Adjustment Programme (SAP) agenda in Nigeria (Adejumobi, 1999; Etieyibo, 2011), introduced in 1986 through to 1992. The new reforms through SAP were complete denial of the state providing basic social services for free. The privatisation project was extended to the area of social welfare services and the state infrastructure sector. These include the areas of water supply, power generation, telecommunications, roads, education, housing and healthcare (Adejumobi, 1999).

Adejumobi (1999) notes that rather than inducing greater efficiency in service delivery, commercialisation and privatisation imposed higher welfare costs or service charges on the

people, thereby covertly reducing access to those services and also compounded the unemployment problem in the country as well as underemployment<sup>68</sup>. It has been argued by Akinola (2007) that successive governments in Nigeria have sought to enhance economic growth at the expense of citizen's welfare through monetising, commercialising and privatising of basic infrastructure by transferring the ownership and control of essential social service such as education, transportation, health, and power to the private hands thereby leading to service disarticulation and social class inequalities particularly for the poor people. Akinwale (2010) asserts that the inclination towards economic liberalisation and privatisation undermined governments' ability in meeting up with its responsibility of providing social services and infrastructure.

The implication of this is the dominance of the market in the care diamond of Nigeria. The market is significant, in the sense that as the state hands over the provision of its services to the private sector through privatisation, it in effect also relinquished its regulatory role. Gideon (2007), drawing on evidence from Latin America, highlights governance failures, most notably the failure to regulate the private sector effectively. Failure to maintain regulatory control over markets through established institutions such as price control boards has inevitably created the prevailing situation of a sellers' market in Nigeria. Without government playing a visibly regulatory role in the provision of social services, private sector operators have essentially hijacked prices making it difficult for poor people to access these social services. Sellers are often at liberty to hike prices of goods and services through the creation of artificial scarcity especially around festive seasons like Christmas, Easter, New Year celebrations and Muslim festivals. Lack of government regulation and monitoring in Nigeria's markets therefore contributes to the high inflationary tendency which adversely affects low income earners and retirees.

### ***The Family/household***

It has been argued that in most countries, the family/household is central to social welfare and care provision (Jelin, 2009; Peng, 2009; Chan et al, 2011; Razavi, 2011; Raghuram.2012). In Nigeria, as indicated earlier, provision by the 'family/household' is done by nuclear and extended family members. Nuclear family refers to parents (step or adopted) and their

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68 According to the World Bank 'The employment problem in Nigeria may be better understood as an underemployment problem corresponding to a scarcity of high productivity jobs, and in many cases of highly qualified candidates to fill those jobs'(World Bank,2014:12).

children (step or adopted). Extended family includes close relatives (such as sisters/brothers, grandparents, aunts/uncles, cousins, grandchildren, nephews/nieces and son/daughter in-laws). It has been said that most of Africa has ‘very big extended families with a pervasive role’ (La Ferrara, 2007:2). The importance of extended family in poor countries, ‘where social safety nets are incomplete or non-existent’ has been established (Cox and Fafchamps, 2007: 3714)<sup>69</sup>. In Nigeria, the failure of the state to provide basic services and infrastructural amenities for the people, therefore, necessitates the need for citizens to find alternative ways of accessing these basic facilities. To do that, many rely on nuclear and extended family. For instance parents send a child to live with an extended family member for a period of time for the sole purpose of helping the child get an education. It is said that the extended family acts to even out the hardships of large family size, and fostering reinforces this phenomenon (Isiugo-Abanihe, 1985). Child fostering (wardship) in Africa is long standing and widespread in sub-Saharan Africa, especially in the Western region (Isiugo-Abanihe, 1985; Nelson, 1987; Page, 1989; La Ferrara, 2007), and rooted in kinship structures and traditions (Isiugo-Abanihe, 1985; La Ferrara, 2007), and takes different forms among different classes (but see Nelson, 1987 for East African experience). Child fostering in West Africa is a temporary and reversible voluntary or purposive transfer of parental rights and obligations (Serra, 2009). In this sense, the West African experience is contrary to that of Western industrialised countries where ‘fostering is not only rare, it usually only takes place through the mediation of a social welfare authority’ (Isiugo-Abanihe, 1985: 71). The motivations for fostering include, but not limited to, strengthening extended family ties, redistributing child labour, social mobility, socialization, and increasing human capital aspirations via providing better educational prospects to children whose options would be very limited otherwise<sup>70</sup>.

Adinlofu (2009) notes that, most Nigerians from poor background went to school on the strength of extended family system. These relatives who have received educational assistance are then expected to foster and provide formal education for the children of their guardians in return (Isiugo-Abanihe, 1985; Adinlofu, 2009). As has been argued by Nnamani and Chilaka (2012), Nigeria has weak state supported social welfare system; hence, most people rely on family and the extended families. Adinlofu (2009) views extended family system in Nigeria as one bedrock around which tradition revolves. He contends that in the face of lack of basic

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69 Cox and Fafchamps (2007) provide an overview of the literature on the role of extended families and kinship networks for redistributing resources.

70 For detailed discussion of the meaning and motives for child fostering in sub Saharan Africa see e.g. Goody, 1982; Isiugo-Abanihe, 1985; Nelson, 1987 ; Bledsoe, 1990, 1994; Pilon, 2003; Hashim, 2005; Serra, 2009). The interest here is the implications of fostering for retirees’ expenditure and therefore the adequacy of their pensions.

social security, the extended family system has metamorphosed into our own version of Europe's social security. It has rescued brothers, sisters, sons and daughters, who have almost lost hope in life and its essence.

The role of this third node of the diamond is important in determining the adequacy of pension entitlements of women retirees in Nigeria, given the retirement age in Nigeria (60 years or 35 years of service). As indicated in the preceding chapter, the fact that some women retire by the time they are 52 having served the mandatory 35 years of service, means that they still have children in higher education. It is argued here that the family/household has a significant role in the care diamond of Nigeria, which impacts the extent retirees' pension ensures adequate income. Particularly in light of not only the high rate of unemployment, but also underemployment which has been identified as Nigeria's employment challenge by recent World Bank's report on Nigeria Economy. Consequently, at the household level the one or more person(s) with access to wages or salaries provide for the needs of everyone else. For some households it is the retiree's pension entitlements which provide for every member of the household. However, households headed by women who retired at the lower rung of the civil service ladder are often disadvantaged because their lower earnings translate into lower pensions.

### ***The Community***

It is a popular belief and practice in Africa that, Africans live communal lifestyle and are their brothers' keeper. As such, there is a vibrant associational life in African societies with a strong sense of community<sup>71</sup> among diverse people of Africa (Hyden, 2006 cited in Akinola, 2007). As mentioned earlier, provision by 'community' is delivered by informal networks or institutionalised organisations (e.g. religious groups, village associations, non-governmental organisations). Community institutions in Africa possess self-organising capabilities through which community members relate with one another in a rule-ordered relationship, sharing

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71 That there is a problematic inattention to power relations, gender roles and gender relations in the notion of community is acknowledged. In questioning the role of community (in participatory development) from a gender perspective, Guijt and Shah and their colleagues (1998) dispel the myth of community because 'communities are neither homogeneous in composition and concerns, nor necessarily harmonious in their relations' (p8). However, my emphasis here is that the community plays a role in Nigerian care diamond, albeit moderate.

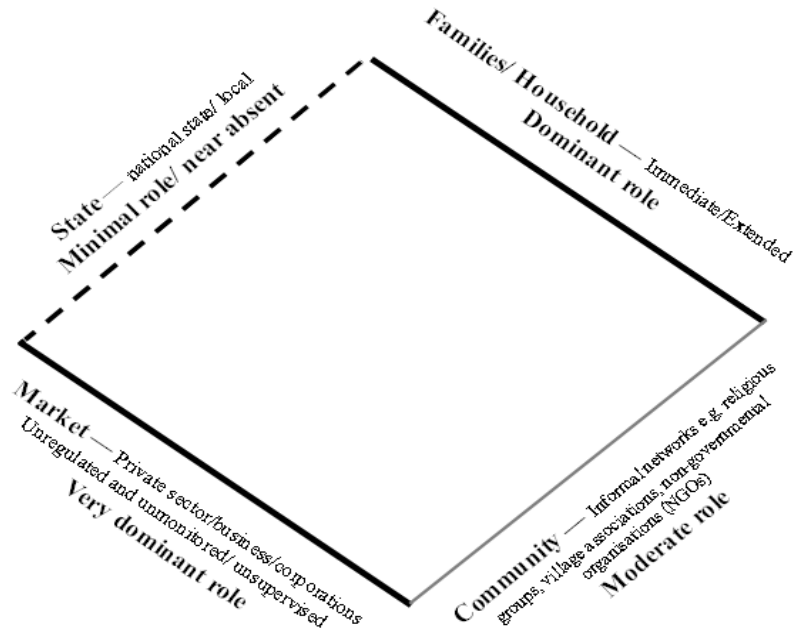
ideas, and using their own initiatives and institutional potential to address problems of daily existence (Akinola, 2007). Social services in traditional societies in Africa included: provision and maintenance of security (community policing), creating and maintenance of roads, establishing and maintenance of markets, and maintenance of public arenas among other things (Abegunde, 2014). No wonder then that the inability of the state to tackle the problems of social service delivery in the nation led to the embracing of self-governing system by the people through alternative effort and collective action (Adegbami and Nofiu, 2013). For instance, in his study of rural area of south-western Nigeria, Akinola contends that:

The post-colonial disappointment the people have suffered in the hand of the state in the area of social services have made them to revive old traditions and pre-colonial governance heritage, thereby cooperating among themselves through the umbrella of community development associations. It is through this forum that appreciable level of services has been achieved, while local government contribution in this direction has been minimal (Akinola, 2007:37).

As in most developing countries, such as Chile, NGOs play potential role as agents of delivery of welfare services (Gideon, 1998), in Nigeria, community or village networks also play this role (Akinola, 2007; Adegbami and Nofiu, 2013; Abegunde, 2014).

The discussion thus far has examined the nodes of the care diamond in Nigeria. This section argues that the market, the family/household and the community play very significant roles in the care diamond. The role of the market is very dominant, that of the family/household is dominant and the community plays a moderate role, while the role of the state is minimal, as depicted in Figure 6.1. This minimal role of the state is attributed to the neoliberal tenet of privatisation. As Jenson and Saint-Martin (2003:81) argue, ‘what the state does not take on is left to markets, families and communities’. In Nigeria, the state does not appear to take on much, so a lot is left to the other nodes of the diamond. Not only is the Nigerian state not a provider of welfare, it is clearly not a significant decision maker about the responsibilities of the other institutions of the nodes of the care diamond. This is contrary to Jenson and Saint-Martin’s (2003:81) argument on the qualitative role of the state in the welfare architecture. To buttress this, I look at the provision of healthcare and education and the role of each node in them. In doing so, the impact of the life course on the expenditure is highlighted.

Figure 6.1: Care Diamond in Nigeria



Source: Adaptation of Razavi (2007)

## Healthcare and Education Provisioning in Nigeria

In order to examine what each node of the care diamond has to offer in healthcare and education provisioning in Nigeria, this section presents the structure, funding, access and challenges or issues of these policy areas. The empirical analysis of retirees' expenditure on these two areas that they spend on their children is provided. The section also explores the impact of linked lives and cumulative advantages and disadvantages on retirees' expenditure and therefore on the adequacy of their pension income.

### *The Provision of Healthcare*

Healthcare provision in Nigeria is based on both alternative and Western medical practices (Adefolaju, 2012:100). The alternative medicinal practice refers to traditional medicine and self-medication. The traditional medical care is the indigenous healthcare before the advent of colonialism. It encompasses folk medicine and any kind of therapeutical method that has been handed down by the tradition of a community or ethnic group (Adesina, 2007). Western Healthcare is delivered through two major mechanisms; government (public institutions) and

the market (private sector); and to a lesser extent charitable organisations (community) (Okojie, 2009; Obansa and Orimisan, 2013; Uneze and Mbamalu, 2012; and Ezegbe and Stephenson, 2012 cited in Audu, 2013). The delivery of Western healthcare is a shared responsibility of all the three tiers of government - Federal (national), State and Local.

In the years following independence in 1960, Nigeria's healthcare sector enjoyed considerable government attention. This explains its rapid expansion in the number of hospitals, clinics and dispensaries across the country aimed at improving access to healthcare for a significant part of the population. To this end, Nigeria formulated a National Health Policy in 1988, which makes provision for three tiers of healthcare delivery: primary, secondary and tertiary. The primary consists of local dispensaries and community health centres, the secondary consists of state owned general hospitals, and the tertiary consists of teaching and specialist hospitals (Okojie, 2009; Akande, 2004 cited in Audu, 2013). Similarly, the administrative structure of healthcare is based on three levels of health administration; at the tertiary level is Federal Ministry of Health (FMoH), at the secondary level is the State Ministry of Health (SMoH) and at the primary level is Local Government Health Departments (LGHD). The FMoH is the overall health policy making body (Onwujekwe et al, 2010). In order to make healthcare delivery available and affordable across the length and breadth of the country, private providers are also permitted by law to deliver health care (Okojie, 2009).

Each of these administrative levels finances their healthcare services mainly from the Federal government annual allocations to each sector and from local internal revenue generation (Osain, 2011 cited in Audu, 2013). Patients attending government hospitals are expected to pay for their healthcare which includes their hospital registration cards, medicines, stay whilst in hospital and any laboratory services required (Amaghionyeodiwe, 2009; Ezeoke et al 2012). User fees, also called out-of-pocket payment<sup>72</sup> for health care, impose considerable and uneven burden on poor households who in most cases have to over-stretch their limited income before they are able to access modern healthcare services. As such, the low income earners households, who cannot afford to pay may be denied access to improved healthcare (Amaghionyeodiwe, 2009:221) ,which 'may lead them to delay seeking treatment, to use

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<sup>72</sup> Out-of-pocket payments are expenditures borne directly by a patient where insurance does not cover the full cost of the health good or service. They include cost-sharing, self-medication, and other expenditure paid directly by private households. In some countries, estimations of informal payments to health care providers are also included (OECD, 2011).



informal, and less effective sources of health care' (Gilson 1988; Russell 1996). In line with this debate, my study found that, in order to reduce the cost of accessing western healthcare, more than half of the women sampled (41) use a mixture of western and alternative healthcare services.

However, neglected in much of the literature and the evolving debates on the impact of user fees on utilization of health care services, are the ways in which user fees are regressive as regards gender equity (Gilson, 1998). In short, user fee 'punishes the poor and penalizes women in particular'. For women in Africa, they are often dependent on men financially, and so their access to purchased health services depends on men's decisions (WHO, 2012: xvii). Additionally, Adesina (2009:44) notes that, across most of sub-Saharan Africa, the impact of the shift of the weight of healthcare provision, from a national fiscal responsibility to the end-users, is a 'disproportionate increase in women's burden in provisioning within their homes: the care economy'.

Buttressing the gendered impact of user fees, this present study indicates that all the men sampled can afford to use western healthcare services. However, of the 69 percent of women with access to western healthcare, only 18 percent use western healthcare services while the remaining 51 percent combine western with alternative healthcare due to the high cost associated with accessing western healthcare.

To worsen the situation, it is hinted that there are price cartels operating in the health system whereby healthcare providers in a given locality or type of practice stipulate the charges for each type of treatment (Ogunbekun et al., 1999; Alubo, 2001 cited in Amaghionyeodiwe, 2009). As Gideon (1998:307) found in Latin America, the provision of social services is not only inadequate and poorly targeted; it is distorted by the power of vested interests.

World Bank/FOS/NPC (n.d) contends that the critical thrust of the health policy is to help Nigerians lead socially and economically productive lives. Investment in healthcare is expected to bring about improvement in such key indicators as widespread access to service facilities, improved facility use rates, and a reduction of household expenditure (cited in Okojie, 2009). The British Council Nigeria's 2012 report on gender in Nigeria notes that Nigeria has an impressive health policy and there is growing awareness of the need for gendered spending in the health sector. But neither the budget allocation nor health outcomes

match these good intentions. So there can frequently be large gaps between rhetoric and reality (Gideon, 2012).

Okojie notes variation in the healthcare provision in terms of availability and quality of facilities in relation to need. For instance, the first option for the educated and the rich is accessing private hospitals that offer a faster service, in preference to government-run hospitals. In contrast, the first option of treatment for the poor, the less educated and rural dweller is herbal or traditional antidotes (Onwujekwe et al, 2010). For example, IRIN (2007) reports that more than 60 percent of Nigerians depend on traditional medicine (cited in Oshewolo and Oniemola, 2011). Medicine stores is their second alternative, where orthodox pharmaceutical products are sold on a retail basis by untrained vendor ('pharmacist') (Berendes et al, 2012 cited in Audu, 2013) ; based on the patient's ability to pay (Okeke and Okeibunor, 2010). My study data analysis indicates that 26 percent of the total sample depends on alternative healthcare provision which comprises traditional medicine, self-medication and patronage of the local 'pharmacy' for both 'diagnosis and prescriptions'.

There is a consensus that access to healthcare facilities, especially by the poor in Nigeria is generally inadequate (Thomson, 2005; Okojie, 2009; Ezirim, 2010; Oshewolo and Oniemola, 2011; Imhonopi and Urim, 2013; Obansa and Orimisan, 2013). Imhonopi and Urim (2013) contend that poor infrastructural development has brought about a decrepit health sector that merely provides medical and health consultation but refers serious health challenges to well-developed health systems in other countries thus triggering capital flight and boosting the health sector of other countries. It is observed that hundreds of Nigerians flock to Indian, European and US hospitals for all manner of medical conditions. Eke (2014) states that, annual spending on medical vacation /tourism amounts to 500 – 800 million US dollars. He notes for example that 47 percent (est. 18,000) of Nigerians who visited India in 2012 spent \$260 million –about \$15,000 per medical tourist. Okojie (2009) submits that health service delivery has been poor at all levels of government and are characterised by underfunding and shortages of drugs, equipment and skilled personnel. She attributes the personnel shortage to the emigration of Nigerian doctors and nurses to Europe and North America. This was especially common in the 1980's in what was popularly called 'Brain Drain'. Obom-Egbulem (2010) estimates the number of doctors trained in Nigeria who have left the country to the US and UK at 2,392 and 1,529 respectively. Consequently, there are only 39 doctors per 100,000 populations in the country (Obom-Egbulem, 2010). Obansa and Orimisan (2013:222) sums up the reasons for the inadequacy of Nigeria's healthcare delivery as lack of consumer

awareness and participation, inadequate laboratory facilities, lack of basic infrastructure and equipment, poor human resource management, poor remuneration and motivation, lack of fair and sustainable healthcare financing, the neo-liberal economic policies of the Nigerian State, pervasive corruption, very low government spending on health, high out-of-pocket expenditure on health, and absence of integrated system for disease prevention, surveillance and treatment.

Even with the inadequacy of health services and facilities, their rate of use is poor and far from encouraging. It also varies among income groups, regions, and gender. In particular, the rate of use of health services, especially the formal ones, is generally poor for all Nigerian income groups. This is due to widespread poverty among households, the high cost of medical services, gender discrimination, and access and opportunity costs (Okojie, 2009). Okafor et al.'s (1998) study of the impact of 1986 SAP on healthcare, points out that the high cost of healthcare is generally driving many to alternative forms of medication, including self-medication. The results indicate that users of health care delivery services consider the cost of accessing them to be high. In fact 57.8 percent of the respondents admitted a reduction in their use of healthcare services as a result of increased cost occasioned by the SAP (Cited in Okojie, 2009).

Since the implementation of SAP which led to the privatisation of healthcare, budgetary provision for health services in Nigeria significantly plummeted. Budgetary provisions for healthcare services have been far less than the 5 percent of total budgetary outlay recommended by the World Health Organization (WHO). According to United Nation Development Programme (UNDP) (2000), government healthcare funding was less than 0.2 percent of GDP. A significant share of this budgetary provision was used to meet personnel costs (recurrent expenditure) (Nwosu, 2000) (all cited in Amaghionyeodiwe, 2009). This has adversely affected per capita healthcare spending in Nigeria (less than 3 percent) which is short of the ideal healthcare expenditure per capita of \$15 (World Bank, 1994) and \$34

(WHO) benchmark for per capita public health spending in Low Income Countries (World Health Organisation, 2002 both cited in Amaghionyeodiwe, 2009). The implication of this is that households in Nigeria have almost the sole responsibility for financing their healthcare costs (Amaghionyeodiwe, 2009). Empirical analysis of this present study indicates that the total population of retirees sampled pays for healthcare for themselves and their dependants.

With respect to health insurance, in 2005, the Nigerian government launched the National Health Insurance Scheme (NHIS). The contributory healthcare system involved formal sector employees. Participants are supposed to contribute 5 percent of their basic salary each month and employers contribute 10 percent of the total cost (Adesina, 2009; Omoruan et al, 2009). Registration by each person covers the member, his/her spouse, and up to four biological children under the age of 18 years (Agba, 2010 cited in Audu, 2013). For now only the employers' contribution is being implemented. As at 2011, only 594,790 men and 231,358 women and their children were registered (National Bureau of Statistics, 2012). However, not only is coverage limited to formal sector employees, my study reveals lack of access to employer-provided National Health Insurance Scheme at retirement. This is attributable to retirees' lack of awareness of continuous access in retirement or their relocation on retirement. This constitutes a huge challenge for retirees' health and pension income. An informant puts it thus:

The individual falls ill; he is no longer working so there is no company to pay for his bills. That's if he was lucky to have that in the first place. He has to go to hospital and off he goes to hospital with the amount in his RSA [Retirement Savings Account] (PFA female official interviewed 23/1/13, Abuja).

Further, Ogunbekun (1991) estimates that only about 0.03 percent of the population are covered by private healthcare insurance. Other forms of third-party intervention are hardly in existence. Thus, households have to bear the cost of medical treatment (cited in Amaghionyeodiwe, 2009). Federal Ministry of Health (2011) highlights cost as one of the most important barriers to healthcare use. Most of the cost of healthcare is borne by households (cited in British Council Nigeria, 2012). In their survey, Ogunbekun et al. (1999), indicate that 85 percent of the respondents reported paying for healthcare directly out-of-pocket. FMOH (2003) estimated that over 70 percent of healthcare payments in Nigeria are made out-of-pocket (cited in Amaghionyeodiwe, 2009). This present study corroborates the out-of-pocket healthcare payments estimates, as the analysis indicates that 74 percent of the total sample reported paying for western healthcare directly out-of-pocket. It also reveals that retirees access both western and alternative healthcare. Generally, healthcare services are not free and are expensive, but the western healthcare services are considerably more expensive. We find that 69 percent of the women access western or mixture of western and alternative healthcare provisions and 31 percent go for alternative (see table 6.1).

**Table 6.1: Percentage of retirees paying for the healthcare of dependants**

Healthcare Provision Options	% of total sample population	% of women retirees on high pension	% of women retirees on average pension	% of women retirees on low pension
Western	23	18	0	0
Alternative	26	12	10	9
Mixture (Western and Alternative)	51	0	23	28
Total	100%	30%	33%	37%

*Source: interview and questionnaire data*

This thesis argues that the size of pension impacts the type of healthcare options available to women retirees especially those in the urban areas. The study indicates that women who use only western healthcare are on high pension. Of the 41 women who use mixture, 19 with medium pension say they use less of the alternative, and the 22 with low pension, say they use more of the alternative healthcare provision.

This thesis also contends that proximity to public and private healthcare centres and hospitals impacts upon the type of healthcare options available to women retirees. Of note here is the limited numbers of operational public and private healthcare provisions in the rural areas where traditional healthcare provision is prevalent. By contrast, in urban areas, healthcare provision is more polarised, because there is the public or private (western) as well as the alternative. Analysis of dataset on health expenditure and location indicates that both the women who access western and those who use mixture of both healthcare provisions live in the urban areas. The 31 percent of women retirees who use alternative healthcare provision have relocated to rural areas. In other words, the proximity to government or private hospitals seems to make a difference to access to healthcare for retirees and their dependants. For people on low level pension in urban areas, proximity gives them some access to western healthcare. However, the high pension retirees in rural areas say that proximity will not deter them from accessing western healthcare for critical health issues if need be.

It is also contented that women retirees in urban areas with more children and wards are more likely to patronise both healthcare provisions, while those with less children and wards are more likely to use western only. Further analysis of dataset on healthcare expenditure and number of children reveals that women retirees have a range of 3 to 9 children and wards

aged between 17 and 30+ years that they are paying healthcare provision for. This is a huge challenge in light of the fact that their national health insurance (if retirees can still access it) covers only four biological children under the age of 18 years. This contradicts the strong extended family value so prevalent in Nigeria. This study data indicates that 51 percent of the women who use mixture of western and alternative healthcare provision in urban areas still have between 4 and 7 children and wards. The 18 percent that use only western healthcare provision have 2 to 3 children and wards.

This section discussed the structure, funding, access and challenges of the healthcare sector in Nigeria. It also highlighted the two healthcare provision options available to retirees: western and alternative. It noted that though healthcare is expensive, everybody pays for health. The healthcare option available to retirees in Nigeria is impacted by both gender and class. This thesis argues that the disparity in access to healthcare in Nigeria is not only between men and women but is also among women. For example, all the 15 men sampled and 18 percent of 80 women have access to western healthcare. The section also demonstrated that for the women in the urban areas, those on high pension with fewer dependants accessed western healthcare, those on medium and low pension with more dependants resorted to mixture of western and alternative health care. The women in the rural areas use alternative medicine irrespective of the size of their pension and number of dependants. It is therefore argued that the size of pension, the number of dependants and proximity to public and private healthcare centres and hospitals impact the type of healthcare options available to women retirees in Nigeria. It is also argued that retirees' expenditure on dependants' healthcare impacts the adequacy of their pension income.

### ***The Provision of Education***

There are three basic educational systems in Nigeria: traditional, Islamic, and Western education (Imam, 2012; Sulaiman, 2012). The traditional system of education is based on culture and tradition with the ultimate goal of shaping the character of individuals (Sulaiman, 2012). The Islamic educational system exists mainly in Northern Nigeria and was introduced as a means of spreading Islam (ibid). The Western educational system started as an evangelical move by British missionaries in the colonial era and has remained as the formal

system. It consists of six years of primary school, starting from age 6, three years of junior secondary school, three years of senior secondary school, and four years of university education leading to a bachelor's degree.

Education in Nigeria is the responsibility of the federal (national), state and local government with each playing their appropriate role in its provision. The Federal Government, through the Federal Ministry of Education designs curricula, and gives the direction for policy formation, implementation, monitoring and regulation of some standard settings and benchmarking for performance. The federal government is more directly involved with tertiary education, the state government is responsible for secondary education and primary education is the responsibility of the local government. Both the primary and junior secondary schools are under the management of the States' Universal Basic Education (UBE) Boards.

Since the colonial era, governments in Nigeria have expressed a commitment to education, in the belief that overcoming illiteracy and ignorance will form a basis for accelerated national development (Imam, 2012). Hence educational policy has been shaped by the quest for national development based on political and socio-economic considerations. The education policy has passed through two significant stages, the colonial and post-independence eras. Post-independence educational policy was most concerned with using schools to develop manpower for economic development and Africanisation of the civil service (Woolman, 2001 cited in Imam, 2012). After several initiatives, the 1998 National Policy on Education (revised in 2004) prescribed a Universal Basic Education (UBE) programme for all Nigerians of school going age (6-14 years). The Federal Government of Nigeria flagged the UBE programme as a means of achieving equal educational opportunities and eradicating illiteracy in order to meet the global Education for All (EFA) and Millennium Development Goals (MDG) targets ( Ayeni and Adepoju,2012; Imam,2012). UBE is a programme of free but not compulsory education for the first nine years up to junior secondary school (BCN, 2012).

According to Uneze, and Mbamalu (2012), the Nigerian government apportions more funds to the education sector but compared to other SSA countries, spending on education as percentage of GDP remain low. On the average, Nigeria is allocating less than 2 percent (1.69) of her GDP (Micaiah, 2013). A former Minister of Education, Oby Ezekwesili is reported (by Channels Television) as saying that Nigeria was under funding Education. As at

2007, Nigeria's education budget to GDP was 0.79 percent against South Africa: 7.9 percent, Ghana: 4.4 percent, and Angola: 4.2 percent. Budgetary provisions for education have been far less than the 20 percent of total budgetary recommended by the Dakar Framework<sup>73</sup>. Nigeria is presently allocating below half the recommendation. On the average, Nigeria budgets less than half (10%) of the recommended 20 percent of National Budget to Education (Micaiah, 2013). Micaiah reveals that from 1999 to 2013, Nigeria's total budget is 35.133 Trillion Naira, with Education taking 3.128 Trillion, which constitutes 8.28 percent of the Total Budget. A significant share of this budgetary provision was used to meet personnel cost, for instance, 86 percent of the 2013 Education budget (Agbon, 2013).

The Nigerian educational system is perceived by its citizens as of sub-standard quality as well as poorly managed. Many have bemoaned the poor state of education in Nigeria which has been attributed mainly to underfunding (see for example Okojie, 2009; Onuka, 2009; Ayeni and Adepoju, 2012; Imam, 2012; Uneze, and Mbamalu, 2012; Ugbogbo, et al, 2013).

The underfunding of education tend to lead to lack of adequate infrastructure and facilities, large classes, shortage of manpower, poor performance of students, low quality of graduates, non-implementation of educational policies (Okojie, 2009; Okebukola, 2011 cited in Ayeni and Adepoju, 2012; Imam, 2012; Uneze, and Mbamalu, 2012; Ugbogbo, et al, 2013). Uneze and Mbamalu (2012) contend that the deplorable state of education in Nigeria is revealed by the poor performance of students in various national examinations and the low quality of graduates produced by tertiary institutions. They note that the outcomes of recent examinations, conducted by the West African Examination Council and the National Examination Council, the two institutions responsible for secondary school final examinations, show signs of a collapsing secondary school education system. Okebukola (2011) stresses that over 90 percent of public primary and secondary schools in Nigeria are sub-standard when measured against developed and some developing countries' standards in terms of quality of infrastructure, fittings, landscape and general school environment (cited in Ayeni and Adepoju, 2012). Okojie (2009) submits that due to underfunding the quality of education has fallen significantly at all levels; especially at the tertiary level, which witnessed a phenomenal migration of students to other parts of the world. This is substantiated by the

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73 The Dakar Framework for Action is a re-affirmation of the vision of the World Declaration on Education for All adopted 1990 years earlier in Jomtien, Thailand.



analysis of this present study data which shows, in table 6.2, that 23 percent of total sample population send their children overseas for university education:

I have two children in Cyprus and I pay their school fees. ... I have a cousin in the house I'm taking care of his schooling also... (VBE female DB retiree interviewed 3/11/12, Yenagoa).

I pay tuition fees. My son is overseas, the Philippines, for marine engineering (WCA female DC retiree interviewed 5/11/12, Abuja).

I spend it [pension] on school fees, my last son is in the university of Ghana, so a lot of it like this month I have spent over 300 thousand [naira] (EBW, female DB retiree interviewed 5/3/13 Yenagoa).

**Table 6.2: Percentage of retirees paying for education of dependants**

University options	% of total sample population	% of women retirees on low pension	% of women retirees on average pension	% of women retirees on high pension
State	41	76	12	3
Private	36	24	88	14
Overseas	23	0	0	83
Total	100%	100%	100%	100%

*Source: interview and questionnaire data*

Even with the deplorable state of education, accessing it is a critical issue. It has been pointed out that access to basic education in Nigeria is most prominently hampered by cost (Awopegba and Orubu, 2003; Awopegba and Adedeji, 2004; Ndiyo, 2005 all cited in Okojie, 2009); by gender issues and socio-cultural beliefs and practices (Igbuzor, 2006, cited in Imam, 2012; Imam, 2012); and the distance to school (Ndiyo, 2005). Obadan et al (2006) note that the cost of education have risen over time so that the burden of direct and indirect costs weighs heavily on the average Nigerian household (cited in Okojie, 2009). In keeping with this literature, this study reveals that retirees with dependants in university education are struggling to pay tuition fees. 83 percent of the study's total sample has dependants in university.

The introduction of 1986 structural adjustment programme allowed for private sector provision of educational services. British Council Nigeria (BCN, 2012) notes that the private sector has become a significant provider of education; and some estimates show that as many as 9,019 non-government primary schools (enrolling 1,578,635 children) complement the state level provision, providing education to nearly 22 million children in about 55,000 schools. Recent work shows that the private sector is larger than the state sector in some poor urban areas. For example, Tooley and Dixon (2005) show that 43 percent of the schools in three poor local government districts of Lagos State are privately registered, and that they account for 75 percent of the total enrolment (cited in BCN, 2012). Presently there are 128 universities in the country (40 federal, 38 state and 51 private). The analysis of my dataset on retirees' education expenditure evidences these three available options of university education in Nigeria: state, private and overseas.

It has been noted that the entry of private education providers and the increasing withdrawal of public funding from education have further served to raise the cost of education (Awopegba and Adedeji, 2004 cited in Okojie, 2009). This is because private schools often charge high fees. Onuka (2009) states that non-poor households show a growing interest in private education, because they are frustrated by the quality and standard of state provision. There are few state run primary or secondary schools, and the children who attend school do so at their parents' expense (Thomson, 2005). The implication is that poorer households resort to the easy option of withdrawing their children from school (Obadan et al. 2006); despite the fact that Nigerians tend to place a high premium on education (Akinola, 2007). This is because of the belief that, as Omoniyi (2013:183) notes, education is indispensable to economic development and poverty eradication.

Ezirim (2010) posits that the educational institutions are more often shut down due to incessant strike actions than running smoothly as should be the case. Thus it has become the trend for wealthy Nigerians to send their wards overseas, or to the 51 private universities in the country. According to data from the UNESCO Institute of Statistics (UIS), Nigeria sends the most students overseas of any country in the African continent. The UIS data reveals that the number of Nigerian students at overseas institutions of education grew 71 percent between 2007 and 2010. In 2010, UIS estimated the total Nigerian students abroad at below thirty nine thousand, although many Nigerians believe that with many students taking up places at private institutions in neighbouring countries, the number is considerably higher

(cited in Clark, N. and Ausukuya, 2013). The findings of my study corroborate the above trend with 23 percent of total sample sending their children and relatives overseas. 36 percent send theirs to private universities in the country. The remaining 41 percent send their children and relatives to the substandard state universities (see table 6.2).

In my purposive but random and non-representative sample, it is quite clear that 80 percent of women retirees are still paying for education. 60 percent of them have children and wards in education while 20 percent do not have children in education but pay for the children of their less privileged or dead relatives (wards). The remaining 20 percent not paying do not have dependants in education. Though majority of those with children in education retired early and those paying for wards retired late, it is quite clear that paying for education is normal for these women irrespective of what age they retire. It is therefore argued that the normative expectation of Nigerian extended family culture is a major reason retirees are spending on education, with implications for pension adequacy.

Further, analysis of dataset demonstrates that women with low level education and on low pension send children to state universities, those with intermediate level education on average pension send theirs to state and private and those with high education and on high pension send their children to private and overseas universities. It is of note that those on middle and high pension send their wards to state universities. However, as will be seen in Chapter 7 all retirees supplement their pension to be able to keep up the payment of education for their children and wards.

So far, this section has attempted to buttress the negligent role of the Nigerian state in the country's welfare architecture in spite of the raft of policies that could have otherwise positioned the state as provider and regulator. In so doing, it examined the structure, funding, access and issues in healthcare and education provisioning in the country where retirees spend on dependants. The section noted that though the state is constitutionally responsible for social service provision, it has, since the implementation of SAP, relegated this role to the other nodes of the care diamond, particularly the market and family/household. The dominance of an unregulated and unmonitored market in the care diamond has been demonstrated. As a Perm Secretary of Ministry of Commerce succinctly puts it, service providers operate a sellers' market, where customers are accustomed to just take what they get (cited in Thomson, 2005). Consequently poor services provision is the norm rather than

the exception in Nigeria (Omar, 2009). It is acknowledged that the vast majority of Nigerians have little or no access to basic public services, so that their foremost need is to get those services in the first place (Thomson, 2005). This need is met by the family/household via the market. Thus, the section also noted the significant role of the family in the care diamond of Nigeria, and highlighted retirees' expenditure in these areas. It is argued that retirees' spending on dependants' education and healthcare impacts the extent pension ensures adequate income for them. This dilution of retirees' pension income by dependants may leave the pensioner with little or no advantage over a non-pensioner peer.

In sum, despite Nigeria's oil wealth, inadequate provision of social services constitute a hindrance to better condition of living in the country (Akinwale, 2010; Oguzor, 2011); and tantamount to social failure (Adegami and Nofiu, 2013). It is noteworthy that the impact of poor service delivery affected both men and women of various class and status albeit differently. For instance, women are more dependent on social services because of their multiple roles in the household and community (Okojie, 2009). Therefore, before concluding this section, a look at the impact of the life course on retirees' expenditure is expedient.

### **The Impact of the Life Course on Retirees' Expenditure**

From a cumulative advantage and disadvantage lens, which accentuates the role of early advantage or disadvantage in life, this study dataset demonstrates that the inequalities in life opportunities reflecting on women's pension acquisition and entitlement extends to retirees expenditure and subsequently adequacy of their pension. The advantages and disadvantages of gender, class and status also play out in how retirees spend their pension. While 80 percent of men send their dependants to university overseas and 100 percent of them use only western healthcare provision, it is only 12 percent of women retirees that send their dependants overseas, 18 percent use only western healthcare provisions. The disparity in retirees' expenditure is not only between women and men but also amongst women. For example, while less educated women on low pension are struggling to pay tuition fees in substandard state universities in Nigeria, the more educated on high pension send their children and wards to private universities in Nigeria or overseas.

Moreover, the life course principle of linked lives is at play here. Dataset demonstrates that the presence of [adult] children or other dependants requiring care has implications for the extent their pension guarantees adequate income in retirement. From a linked lives perspective, therefore, we find that retirees with more children resort to diversification of available healthcare options. Retirees that use western and alternative healthcare still have between 4 and 7 children and wards, whereas retirees with 2 to 3 children/wards use western healthcare. While half of married women on low pension use western because of double pension from their husband, the other half who use mainly alternative or mixture healthcare provision have husbands who retired from the informal sector with no pension. Study dataset also reveals that 65 percent of the late retirees without dependants in education, including a never-been-married childless woman, are paying for education of children of their relatives.

This evidences the strong extended family value system in Nigeria, as in the larger African context, that obligate parents/people of all ages to support their children/relatives who are unable to cater for themselves. This is heightened by the general insecurity of all due to the limited access to reliable basic services and infrastructure. Analysis of data indicates that retirees continue to meet the financial needs of their un- and underemployed adult children, grandchildren and other relatives. Retirees' expenditure on family therefore negates the aim of pensions which is provision of adequate income in retirement in order to smooth consumption and prevent pensioner poverty. In other words it contradicts World Bank's adequacy goal: 'pensions should be able to replace sufficient lifetime earnings of retirement income in order to prevent old age poverty' (Holzmann and Hinz, 2005:55). The data from this present study supports the view that pension incomes represent important vehicles for economic redistribution in family networks. Research in other developing countries has investigated the role of pension incomes in wider family networks. Schröder-Butterfill (2004) finds that among older people in receipt of a pension in rural Java, only 30 percent used the income predominantly for their own needs. Others found that non-contributory pensions to poor older people raised the standard of living and provided security for entire households (see e.g. Case and Deaton 1998; Barrientos and Lloyd-Sherlock 2002; Lund, 2002; HelpAge International, 2003; Lloyd-Sherlock, et al, 2012).

The linked lives principle is further demonstrated by retired women's stereotypical altruistic nature. Corroborating other studies (e.g. Vera-Sanso, 2005, 2006, 2012, 2014; Paradza, 2009; Adeniyi-Ogunyankin, 2012), this study indicates that women retirees prioritise the educational and healthcare needs of their family over their own needs. Even though some of

these retirees struggle to make ends meet with their meagre pension, they are under enormous pressure to provide for their adult children and dependants. Arguably, retirees' prioritisation of the needs of their family over their own is due to pressure of extended family value culture. This pressure, masked as altruism, is exacerbated by the near absence of state provision of reliable essential services and un/underemployment of dependants. This substantiates feminist critics' argument that women's alleged altruism is often shaped by their disempowerment within the household and due to lack of alternative choices, rather than 'inherent' maternal instincts (Kabeer, 1999; Chant, 2007; Brickell and Chant, 2010). Two male officials I interviewed are of the view that women retirees' lack of concern for themselves and expenditure on their children led to the inadequacy of their pension as well as old age poverty. In their words:

Retirees don't spend much on themselves. They spend on the needs of their family, which is why their pension won't be adequate. It is also the cause of old age poverty (Male official of Office of the Head of Service interviewed 1/12/12, Yenagoa).

The major problem for sometimes is this health issue, then secondly, the children that have not finished school. You still have to help them and then today we just finished saying eeh as a baby boomer, you still have to feed eee you have to look after your own children, and your grandchildren. I gave my daughter some money and said she should open a special college account for her daughter for example (FG, female DC retiree interviewed 4/11/12, Abuja).

Retirees are less concerned about their own needs. Rather they are more concerned about the welfare of their children, grandchildren etc. This duty of care for grown children sometimes extend to those living away from the family home, as parents do send food items to them wherever they might be living (Male official of Office of the Head of Service interviewed 30/11/12, Yenagoa).

Hence, this study argues that the intra household distribution of pension income impacts the adequacy of retirees' pension. Put differently, retirees' inherently altruistic and dedication to the wellbeing of their household is a determining factor in the extent to which pensions ensure adequate incomes in retirement for Nigerian women. Retirees' linked lives necessitate their spending on children's education and healthcare. The more children/wards, the more likely women retirees use low level healthcare and substandard state university. It is also argued that retirees' expenditure is greatly shaped by their life course.

This section has demonstrated the impact of retirees' linked lives as well as earlier advantages and disadvantages on their healthcare and education expenditure. It is noted that due to the linked lives and the stereotypical altruistic nature of women, older women have a significant place in Nigeria's care diamond given the minimal role of the state and early retirement. It also highlighted the impact of normative expectation of the extended family, unemployment and underemployment on retirees' spending in the context of the limited access to reliable basic services. Subsequently, the impact of the near absence of state provision of basic services and infrastructure on the adequacy of retirees' pension is examined.

### **The Impact of the Near Absence of Basic Services and Infrastructure on Adequacy of Retirees' Pensions**

A daunting challenge for Africa's rapidly ageing population is the near absence of essential services and basic infrastructure which exacerbates the vulnerability of older people, particularly that of older women (Fonchingong, 2013; Beedie, 2014). Accordingly, this section uses access to basic services and infrastructure as indicators of the extent to which pensions ensure adequate income in retirement in Nigeria. Though it is argued that the state has an important role to play in financing, regulating and providing care services (Razavi, 2010), the role of the state in Nigeria is minimal as has been discussed. The failure of the state to provide reliable basic services increases the financial cost of social reproduction and care for these retired women who are still supporting their adult children. As Budlender (2008) points out, care provisioning in developing countries is influenced by availability of basic services, such as safe water and electricity. Budlender and Moussié also note that care is more difficult to do in the context of poverty as basic amenities (such as water and sanitation) are often lacking, and access to public services may be limited (Budlender and Moussié, 2013).

Moreover, the dataset reveals that the bulk (if not all) of retirees' pension income is spent paying for basic services such as healthcare and education. Thus, availability and accessibility of reliable basic services have a huge role to play in the adequacy of retirees' pension income. Therefore, the section argues that limited access to reliable basic services (such as quality education and healthcare) impact the extent to which pensions ensure

adequate income for retirees. This study suggests that availability and accessibility of reliable basic services and infrastructure could potentially impact the adequacy of income in retirement. A female official of one of the pension fund administrators (PFA) notes how this situation impacts the adequacy:

Individuals retire and it's this money [pension] that they expect to use to buy a house to live in ... S/he still has children or wards in school, s/he wants to pay school fees, it falls back on her/his RSA so it's just not realistic. It seems to me now that everything is just on the pension (interviewed 23/1/13, Abuja).

It is apparent that, in its pension design, the Nigerian government has not taken into consideration the World Bank's caution that the amount of lifetime earnings that should be replaced is dependent on access to housing, healthcare, and other basic services (Holzmann and Hinz, 2005:55). As the government has been unable to provide reliable basic services, the pension income is distributed to meet all such basic needs as well as other financial obligations to the family. This inability, reluctance or even lack of political will of the government in social services provisioning impacts pension adequacy in Nigeria. A PFA female official highlights the need for the availability and accessibility of reliable basic services in order for pension to achieve its aim. In her view:

... a different set up should have been providing the housing, a different set up should have been providing health so that not everything comes back to the little change that this individual has in his pocket[pension]. So another thing that we need to look at as a nation is actually to see how we can improve supply side [basic services and infrastructure]. And how we can improve things like the national housing fund for example... And ultimately then you find that the pension is actually being used for the purposes that's supposed to be used (female official, interviewed 23/1/13, Abuja).

Another official is of view that when reliable services are available and accessible to retirees, their pension stands a better chance of meeting their needs:

..there are a few customers that have retired and already own their own homes, also already have put in place a structure that will cater for their health needs, have already finished paying school fees, they don't actually have young kids that they have to cater for. You find that they are ok (PFA female official, interviewed 15/1/13, Abuja).

Retirees are not in disagreement with the above perception:



If my children were on scholarship then I will say I can manage with it [pension] that is the way I look at it. Then health wise, if we have free medical treatment or a minimal amount to pay if you go to medical treatment, you have very small to pay, then we can survive with the little we are receiving (WCA, female DC retiree interviewed 5/11/12, Abuja)

By providing free medical care and scholarship to our children, pension will be enough' (DEL, female DB retiree interviewed 10/2/13, Yenagoa)

In light of these findings, this study argues that the near absence of state provision of basic services in Nigeria impacts upon the degree pensions ensure adequate income for women retirees. Therefore, if the government provides affordable quality education, scholarships or even student loans and healthcare services then retirees' expenditure on all these basic necessities of life would be less.

This section used access to basic services and infrastructure as an indicator of adequacy of pension income for retired women civil servants in Nigeria. Dataset indicated that retirees' pension income is spent paying for basic services for their family. It is therefore argued that limited access to and high cost of reliable basic services impacted the extent pension income ensured adequate income for retired women civil servants in Nigeria.

## **Conclusion**

This chapter applied the concept of the care diamond as a lens through which to interrogate Nigeria pension scheme with a view to examining the role of reliable basic services and infrastructure in ensuring adequate income for retired women civil servants. It demonstrated how retired women's responsibilities for the support of dependants impact the adequacy of their pension income. The chapter also extended the impact of the life course to adequacy of income in retirement for these women. Thus, the chapter underscored six main points. Firstly, that the role of the state in the care diamond of Nigeria is minimal or near absent. This nominal role is attributed to the neoliberal tenet of privatisation. It is noted that though the state is constitutionally responsible for the social services provision, it has, with the implementation of SAP, relegated this role to the other nodes of the care diamond, particularly the market and family/household.

Secondly, the dominance of an unregulated and unmonitored market in the provision of healthcare and education has led to higher costs of accessing these services. Subsequently, the majority of Nigerians have limited or no access to reliable public basic services which invariably has to be met by the family/household through the market. Accordingly, the significant role of the family in the care diamond of Nigeria is acknowledged.

Thirdly, due to the linked lives and the stereotypical altruistic nature of women, older women have a significant place in Nigeria's care diamond given the minimal role of the state and early retirement. However, this inherently altruistic nature and their dedication to the wellbeing of their household are determining factors in the extent to which their pensions ensure adequate income in retirement. It is highlighted that retirees' prioritisation of the needs of others over their needs is due to pressures or normative expectations of the culture of extended family, unemployment and underemployment, as well as limited access to reliable basic services.

Fourthly, despite Nigeria's oil wealth, inadequate provision of social services has continued to constitute a hindrance to better condition of living in the country which is tantamount to social failure. Therefore, limited access to reliable basic services impacted the degree to which pension is adequate for retired women civil servants.

Fifthly, this limitation in the accessibility of reliable public basic services impacted both men and women albeit differently due to gendered life course. Retirees' expenditures are shaped by the course of their lives as linked lives as well as accumulated advantages and disadvantages in earlier life, are reflected in the level of healthcare and standard of education provision they spend on. It is argued that the gendered life course of retirees impacted not only their pension acquisitions and entitlements but also their expenditure and subsequently the adequacy of their pension income.

Finally, that retirees' caring obligations, their life course and limited access to reliable basic services are the determining factors that impacted the adequacy of their pension. This necessitated retirees augmenting their pension income.

Thus, the role of supplements in augmenting retirees' pension in order to ensure adequate income is analysed and discussed in the next chapter. Chapter 5 demonstrated the impact of the gendered life course on women's pension acquisition and entitlement. Chapter 6 extended the impact of the gendered life course to pension adequacy. Chapter 7 further extends the impact of retirees' life course patterns on their choice and use of pension supplements.

## **Chapter 7- ‘Retired but not tired’: *The Role of Pension Supplements in Ensuring Adequate Income in Retirement***

### **Introduction**

Retirement is the time older people cease to work but continue to receive an income. However, in low and middle-income countries, retirement is a minority status for older people (HAI, 2012), due to the low coverage of pension schemes. Hence, older people continue to work in order to survive or to provide for young dependants in their care (Samuels and Wells, 2009 cited in HAI, 2012). In the case of Nigeria, with the statutory age of retirement<sup>74</sup>, ‘many able bodied and able minded older people are forced out of the job market’ (Wahab, 2013:248).

In developed countries, retirement is supported and encouraged by old age income support programmes which ensure that, to a very large extent, retirement and work do not overlap (Hurd, 1990 in Barrientos, 2011; Pang et al, 2004). By contrast, in developing countries, lack of old age income support programmes enforces continued engagement in employment. Many older people still need to work into old age in these countries. It is reported that over 80 percent of men and 70 percent of women aged 65 and over are still working for a living in parts of Africa (HelpAge International, 2010). According to UN statistics, in 2010, the labour force participation of people aged 65 years or over was around 31 percent in the less developed regions and 8 percent in the more developed regions (UN, 2010). In Africa, the labour force participation among older people is 40 percent (UNDESA, 2013). Yet research on older people working in developing countries is limited. It is established, though, that people working into late old age is likely to be widespread in countries ‘where deep poverty is not countered by adequate safety nets’ (Vera-Sanso, 2013:22).

Most of the available literature on older people still working in developing countries focuses mainly on Asian countries and on how the lack of any form of social protection makes continued employment a necessity for older people, and has been documented for India (e.g. Vera- Sanso, 2012, 2013; Rajan, 2010a), for Sri Lanka (e.g. Arunatilake, 2010), for Pakistan (e.g. Nayab, 2010), for Bangladesh (e.g. Rahman, 2010), and for China (e.g. Pang, 2004; Pang et al, 2004) among other countries. However, there is very little research on African

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74 35 years of service or 60 years of age whichever comes first

countries beyond the research undertaken by HelpAge international on older people without any form of social protection working until later in life in some African countries- e.g. Uganda, Ethiopia, Tanzania; but not Nigeria.

Few studies have looked at why formal sector retirees in receipt of contributory pension still work in retirement. A good exception is Barrientos' (2011) study of older people's labour participation and earnings in Argentina. He finds that in 2003, close to 7 percent of individuals aged 60 or over combined receiving a pension with participating in the labour force. 69.6 percent of these said they continue working because 'their pension benefits were insufficient to meet their needs' (p1067). In the case of Nigeria, the inability of pensions to cover family needs and the near absence of social services provisioning enforce older people's continued engagement in employment, albeit in informal (agriculture/non-agriculture) sector. This is exacerbated by children's inability to support parents due in the main to unemployment and underemployment; and by older people's shouldering of family responsibility as sole earners and caregivers (see Kakwani and Subbarao 2005, Beedie, 2010; Adeniyi-Ogunyankin, 2012). This not only impacts the adequacy of retirees' pension income as evidenced in chapter 6, but also challenges the assumption that older people are dependent and that family provide for their aged.

Thus, this chapter investigates the role of pension supplements in ensuring adequate income in retirement to prevent pensioner poverty in Nigeria. It is argued here that pension supplements play a key role in the extent pension ensures adequate income for retired women civil servants. Retirees' reliance on supplements is due to the inability of their pensions to meet family needs<sup>75</sup>. Consequently, in order to continue meeting their individual and family/household needs, retirees return to work in the informal economy to augment their pensions. Therefore, informality of labour literature provides the context for analysis of data in this chapter. The chapter first discusses informality of labour, reviews the literature, before examining the additional means retirees use to augment their pension.

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<sup>75</sup> See chapter 6 for discussion on extended family tradition and its implications for adequacy of retirees' pension.

## **Informality of labour**

Early discussions of labour informality in the 1970s and 1980s were plagued by definitional controversy. The term ‘informal sector’, which was first coined by Hart in his 1973 study of the Ghanaian economy (Hart 1973), refers to inter alia, a range of activities characterized by the ease of entry, family ownership, small-scale operation, labour-intensive and adapted technology and unregulated and competitive markets. The term commonly used in recent decades is ‘informal economy’ because of the argument that it is broader and incorporates the unregistered or unprotected labour working in formal sector not included in the original term ‘informal sector’ (International Labour Organisation 2002b). Chen(2012), in ILO/WIEGO working paper, defines economic informality in terms of three central concepts: (1) the informal sector, which refers to production and employment in unregistered enterprises; (2) informal employment, which focuses on employment outside of the labour protection regulations of a given society, whether in formal or informal firms; (3) the informal economy, which covers all firms, workers, and activities that operate outside the legal regulatory framework of society, and the output that they generate. Here the terms are used interchangeably for unregistered or unprotected work in both informal (agriculture and non-agriculture) and formal sector firms.

More significantly, the literature on informality in Africa perceive the debates on the definition as unnecessary and advocate more interest in the relations of power since the informal economy is differentiated and traversed by, inter alia, hierarchies and inequalities structured along the lines of gender, income, ethnicity and age (Myers 2011; Lindell 2010).

Gender is an important factor in informalisation because informal employment is generally a larger source of employment for women in developing countries (International Labour Organisation 2002a; Atieno 2006; Siphambe and Motswapong 2010) and men fare better than women (Chen 2005). Women are often engaged in activities that are an extension of their domestic chores and earn less (Connell 2001). However, it is noteworthy that since participation is shaped by the specific contexts in which men and women exist, it cannot be generalised (Kabeer 1994). I return to gender in informality of labour later.

The informal economy is large and extensive in many developing countries, with different categories of employment within the informal economy (Chen, 2008), and these have a bearing on the degree of workers’ control over their work and their place of work, and to their

access to social protection (Lund, 2009). The informal economy is classified into self-employment and wage employment in order to, as Lund (2009:1) puts it, ‘break down the homogeneity of the idea of the informal sector, recognizing the diversity and patterns of segmentation within the informal economy’. Self-employment includes: owner operators who hire others; own account workers (i.e.) owner operators of single-person units or family businesses/farms who do not hire others; unpaid contributing family workers (i.e.) family members who work in family; and businesses or farms without pay, and members of informal producers’ cooperatives (where these exist). Wage employment comprises employees hired without formal contracts or pension contributions by formal or informal enterprises or as paid domestic workers by households. This includes casual or day labourers, temporary or part-time workers, paid domestic workers, contract workers, unregistered or undeclared workers, and industrial outworkers (also called homeworkers)(see Lund,2009; Chen, 2012).

Becker (2004) contends that, in all developing countries, self-employment comprises a greater share of informal employment than wage employment. Self-employment represents 70 percent of informal employment in sub-Saharan Africa, 62 percent in North Africa, 60 percent in Latin America and 59 percent in Asia. Consequently, wage employment in the developing world constitutes 30 to 40 percent of the informal employment outside of agriculture.

In Africa, informal work during the past decade is estimated to have accounted for almost 80 percent of non-agricultural employment, over 60 percent of urban employment and over 90 percent of new jobs (Charmes, 2002 cited in Becker, 2004). In Nigeria for instance, it is estimated that as much as 70 percent of the nation’s economic activities (Obri, 2006) are in the informal economy. Therefore, engagement in informal activities in Nigeria is literally seen as a ‘survival strategy’.

### ***Causal Theories of informality***

There are four different schools of thought on causal theory of informalisation of labour: dualists, structuralists, legalists and voluntarists. The dualist school, popularised by the International Labour Organisation (ILO) in the 1970s, argues that informalisation of labour market is due to imbalances between the growth rates of the population and of modern industrial employment, and a mismatch between people’s skills and the structure of modern

economic opportunities (Chen,2008,2012). According to Rossis (2011), the dualists' view expresses adequately the foundations of the informal sector in several developing countries. The structuralist school, popularised by Caroline Moser, Portes et al in the late 1970s and 1980s, argues that the nature of capitalism drives informality : specifically, the attempts by formal firms to reduce labour costs and increase competitiveness and the reaction of formal firms to the power of organised labour, state regulation of the economy (notably, taxes and social legislation); to global competition; and to the process of industrialisation (notably, off-shore industries, subcontracting chains, and flexible specialisation)(Chen,2008,2012). The Legalist school, popularised by de Soto in the 1980s and 1990s argues that a hostile legal system leads the self-employed to operate informally with their own informal extra-legal norms. The Voluntarist school of thought popularised by neo-classical and neoliberal economists across the decades, argue that informal operators choose to operate informally after weighing the costs-benefits of informality relative to formality (Becker, 2004; Chen et al 2006; Obri, 2006; Chen, 2008, 2012; Heintz, 2012). Voluntarist theorists stress that the choice to work informally is largely to do with avoiding taxes, or with enjoying the autonomy that may come with self-employment.

However, Chen (2008) argues that an integrated theory can be formulated by understanding the reasons for exit and entry into the sector, by the exclusion from coverage of state-based regulations, and finally by the exploitative employment relations. She also points out that a key, albeit unresolved, issue is whether informal sector workers are there by choice or forced by circumstances. The reality is that the overwhelming majority of informal workers are constrained in their choices. This is especially so for women, who bear the responsibility for child care, and who frequently have lower skill levels and education than men do (ILO, 2002; Chen, 2008, 2012; Lund, 2009). There is also the notion that those in the poorer end of the informal economy have little education, few opportunities for developing skills for career advancement. This notion does not apply to some retirees who are educated but are engaged in the informal sector out of the necessity to augment pension in order to make ends meet.

Most of the research on reasons for entrance into informal labour market focus on young and active/productive workers, who are unemployed, laid off or resigned from formal sector, not on formal sector retirees. These reasons are seemingly oblivious to the mass migration of formal sector retirees into informal sector in some developing countries. Therefore, to the best of my knowledge, none has identified early retirement, or near absences of state

provision of reliable essential services or inadequacy of pension accumulated in the formal sector or even retirees' continued caring obligations as a motive for entry into informal sector. In the case of Nigeria, Obri (2006) recognises the following as the rationale and motives that encourage people to venture into informal employment: excessive regulatory system; high cost of entry into the formal sector, bureaucracy and corruption, high level of unemployment, culture of self-reliance or entrepreneurship, low literacy level/education, low income levels in the public sector, poor infrastructural facilities and dependence on natural resources. He fails to acknowledge the plight of older Nigerians who have worked all their lives in the formal sector and are forced into the informal at retirement. Granted some of these retirees have low education and earned low income. However, a sizeable chunk of the retirees from the formal sector are well educated so their reasons for venturing into the informal sector are contrary to prevailing theories. These retirees are forced into the informal sector not only due to the country's poor infrastructural facilities, but also due to early retirement, inadequacy of pension accumulated in the formal sector and pooling of pension income with households.

Longitudinal studies suggest that there is a significant amount of movement between types of employment (e.g. Bosch and Maloney, 2010; Cunningham and Salvagno, 2011 in Heintz, 2012). However, the limited number of such studies tends to focus on a few middle-income countries (primarily in Latin America) due to issues of data availability. Benería and Floro (2005) highlight the fluidity of movement between formal and informal activities which forces workers (and their households) to be fully responsible for their own survival and reproduction. In the case of Nigeria, it has been said that the informal sector does not appear to have a meaning independent of the formal sector, since its meaning is only derived when contrasted with the formal sector (Arimah, 2001).

Many studies have also attempted to trace the patterns of linkages between the formal and informal economy<sup>76</sup> (see e.g. UN, 1996; Arimah 2001; Meagher 1995, 2010, 2013; Davies and Thurlow, 2010; Chen, 2012). Others have highlighted gender segmentation within informal labour markets resulting in a gender gap in average earnings with women over-

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<sup>76</sup> See Meagher (2013) for a comprehensive review of literature on (forward and backward) linkages between formal and informal economies in developing countries. She maps economic linkages that treat linkages as connections through which resources, including finance, inputs, labour, information, and outputs, flow between the formal and informal economies.



represented in the lowest-paid segments and earning less on average than men in most segments(see e.g. ILO, 2002; Becker, 2004; Chen et al, 2006). Becker (2004) asserts that the link between working in the informal economy and being poor is stronger for women than for men. Chen et al (2006) also find that within the informal economy, average earnings are lower and the risk of poverty is higher among all women workers compared to all men workers.

Studies on informality and social protection note the exclusion of informal workers from access to formal social protection, public programmes, and market insurance (see e.g. Barrientos, 2005; Lund, 2009). From Latin American perspectives, Barrientos examines the factors behind the vulnerability of informal work, identifies and evaluates potential means of extending social protection to informal workers. He argues that intervention aimed at social insurance programmes, labour market liberation and informal insurance networks would improve the capacity of households to protect their livelihoods from risk. Drawing on the experience of WIEGO and its affiliates, Lund (2009) provides a framework which not only links poverty and informal economy, but also connects them to the decreasing numbers of people who can get access to measures of social provision and empowerment. She highlights the call for a rights based pro-poor approach that links informality, social protection, and empowerment. These above studies examine the links between informality and formality, gender and social protection. However, empirical literature on the link between formal retirement and informality, to the best of my knowledge, is absent.

In Nigeria, while studies have explored informal -formal linkages and interactions (Arimah 2001; Meagher, 2010), employment and income potentials (Hart, 1973, Amin, 1987 in Arimah, 2001), the pattern of gender participation in informal waste economy (Nzeadibe and Adama, 2015), among others, the mobility of retirees from the formal to informal sector is yet to be investigated. It has also been well established that women are overrepresented in this sector because of low level education, no skills and child caring roles (Becker, 2004; Lund, 2009). However, not much has been established about how retired women who are educated and had relegated their caring role to paid helps in order to remain in the formal sector find themselves in the informal sector in retirement. Therefore, this study explores the lived experiences of formal sector women retirees in Nigeria and argues that mandatory early retirement, inadequacy of pension accumulated in the formal sector, limited access to reliable basic social service, and normative expectations of meeting family needs force formal sector

retirees into informal sector. The next section will discuss gender issues in informalisation of labour market in order to explain the significance to retirees' choice and use of pension supplements.

### *Gender in Informality*

It has been established that both formal and informal labour markets are gendered institutions in terms of employment status and earnings. According to Chen (2008), most societies around the world share a common gendered division of labour whereby women are associated with unpaid care work (reproduction) and men with paid market work (production). As a result, women comprise most of the unpaid labour and are often home based workers. In developing countries, as noted earlier, informal employment is generally a larger source of employment for women than formal employment compared to men (UN, 2010; ILO, 2014). Becker (2004) states that women's share of informal economy employment worldwide is between 60 and 80 percent. She argues that an important aspect of women's high participation in the informal economy is their lack of the right to own and inherit property of any kind in many countries. For women in sub-Saharan Africa, the informal economy represents 92 percent of the total job opportunities outside of agriculture against 71 percent for men. Almost 95 percent of these jobs are performed by women as self-employed or own-account workers, and only 5 percent as paid employees (ILO, 2002). However, some have argued that women in the informal economy most probably number much more than reflected in available statistics because women who perform productive but unpaid work are not included in the informal economy workforce, due to the difficulty of measuring data and statistics on household level (see e.g. Becker, 2004; Vera-Sanso, 2013).

Furthermore, there are gender-based differences in employment status within the informal sector. Compared to the male informal workforce, women in the informal sector are more likely to be own account workers and sub-contract workers and are less likely to be owner operators or paid employees of informal enterprises (Chen et al., 2006; Lund, 2009).

There are also gender-based gaps in incomes and wages in the informal economy. Women are not only overrepresented in this sector, they are underrepresented in higher income employment statuses and overrepresented in the lower income statuses within the informal

economy (ILO, 2002, 2014; Becker, 2004; Chen, 2008; 2012; Chen et al 2006; UN, 2010; Vera-Sanso, 2013). Women are concentrated in the positions associated with the lowest earnings and highest risks (ILO, 2002, 2014; Becker, 2004; Chen et al 2006). In other words, women who work informally are more likely to earn lower incomes than men who work informally.

The gendered nature of the informal sector is attributable to the life course and has implications for the social and economic security of older women. As noted earlier, the life course focuses on the connection between individual lives and the historical and socio-economic context within which these lives unfold (Elder, 1975, 1985, 1994, 1998; O’Rand 1996; Elder et al, 2003; Dannefer 2003; Elder and Giele, 2009). In terms of the formal sector, gender and pension literature has established that the gendered life course of women impact on their pension acquisition and entitlements. This is demonstrated, in the context of Nigeria, in Chapter 5 and the impact is extended to pension adequacy in Chapter 6. Drawing on life course literature, this chapter extends the impact of retirees’ life course to their choice and use of pension supplements. It argues that retirees’ life course impact on the type of supplements available to them.

Therefore, as stated earlier, this chapter examines the role of pension supplements in guaranteeing adequate retirement income to prevent pensioner poverty for women civil servants in Nigeria. It argues that retirees rely heavily on pension supplements to continue meeting family needs and ensure adequate income in retirement. The rest of the chapter is structured as follows: It first examines the additional means retirees have to augment their pension. In so doing, it looks at the impact of retirees’ life course on their choice and use of pension supplements. As such, it highlights the differences in choice and use of supplements by age, gender, linked lives and educational attainment. The chapter argues that the gendered life course of retirees impacts their choice and use of pension supplements. Then the chapter attempts to challenge the old age dependency assumption by highlighting the limited role family support plays in supplementing retirees’ pension. It argues that though pension supplements play a key role in ensuring adequate retirement income, the role of filial support is minimal. Next, the chapter extends the reasons for entrance into informal sector in Nigeria. In doing so, it highlights the link between formal sector retirement and the informal sector by noting that the mass migration of formal sector retirees into the informal sector is due to mandatory early retirement, limited access to reliable essential services, inadequacy of

pension accumulated in the formal sector and continued family obligations. Finally, the chapter concludes and summarises the main points.

### **Additional Means of Augmenting Pension Income**

It has been stated that pension systems are fundamentally methods of addressing and managing the risks of aging (Holzmann and Hinz, 2005:42) as the main source of income in retirement. Therefore, pension schemes should aim to provide income support to workers too old to continue working. However, if someone retires with insufficient income, she may need to return to full-time or part-time employment or to reduce her standard of living (Li et al., 1996). In Nigeria, older people retiring from formal sector do not necessarily stop working. For a number of reasons, retirement poses serious financial challenges that would require retirees to continue working. Firstly, pension payments (gratuity / lump sum) are irregular and sometimes months and even years pass by before payments are made<sup>77</sup>. Secondly, pensioners are sole earners and therefore pension incomes are spent on children and wards. Thirdly, the high inflationary tendency in Nigeria<sup>78</sup> means that the purchasing power of the pension declines and pension is not inflation indexed. As Lloyd-Sherlock (2010:355) attests, ‘the real values of benefits have often been substantially reduced through a lack of inflationary indexation’. Fourthly, as the government has been unable to provide reliable essential services, pension income is distributed to meet all family needs (as evidenced in chapter 6). Consequently; retirees have very little choice other than to take up work in the informal sector to augment their pension. These responses typify retirees’ sentiments.

It’s [pension] not even half of salary, that’s why I try to do any work I can to make ends meet (EAH, female DC retiree interviewed 16/3/13, Abuja).

Well when you retire you are supposed to rest to a certain extent. But since enough money is not coming in and you need to provide for the family, you just have to get up and do something (NST, female DC retiree interviewed 15/3/13, Abuja).

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77 As mentioned earlier, during the course of this research, Bayelsa state retirees staged a sit down demonstration against the non-payment of their gratuities and pension increment arrears in Yenagoa on 12<sup>th</sup> November, 2012 (reported in Delta Herald and Vanguard Newspapers of 14<sup>th</sup> November, 2012).

78 The inflation rate in Nigeria was recorded at 8.70 per cent in July of 2013. The World Bank’s data for Nigeria inflation from 1961 to 2013 was 16.42 per cent with a minimum of -3.73 per cent in 1967 and a maximum of 72.84 per cent in 1995 (cited in TheGlobalEconomy.com).

...Well, I don't just fold my hand, I sell petty things and I have a small poultry in the backyard (AE, female DC retiree interviewed 1/2/13, Abuja).

In order to ensure adequate income to be financially independent in retirement and keep away poverty, retirees use various types of additional means to augment their pension. These additional means of augmenting pension income, as indicated earlier, are referred to here as pension supplements. Analysis of dataset reveals two available options retirees rely on to supplement their pension: agriculture and non-agriculture. The popular non-agriculture supplements are trading, back to work, sewing clothes, family support and savings/investments. The popular agriculture supplements are farming, poultry, and fisheries activity which are grouped and referred to here as agrobusiness. This study reveals that all retirees sampled use a combination of the above agriculture and non-agriculture means to augment their pension. It also evidences the versatility of women retirees as they constantly employ multiple means of meeting the needs of their household. For instance, VBE (female DB retiree interviewed 3/11/12, Yenagoa) trades, sews and does fishing so she can keep up with the school fee demands of her children in university. Each of these popular supplements is analysed and discussed below. In so doing, the impact of the life course on retirees' choice and use of pension supplements is highlighted.

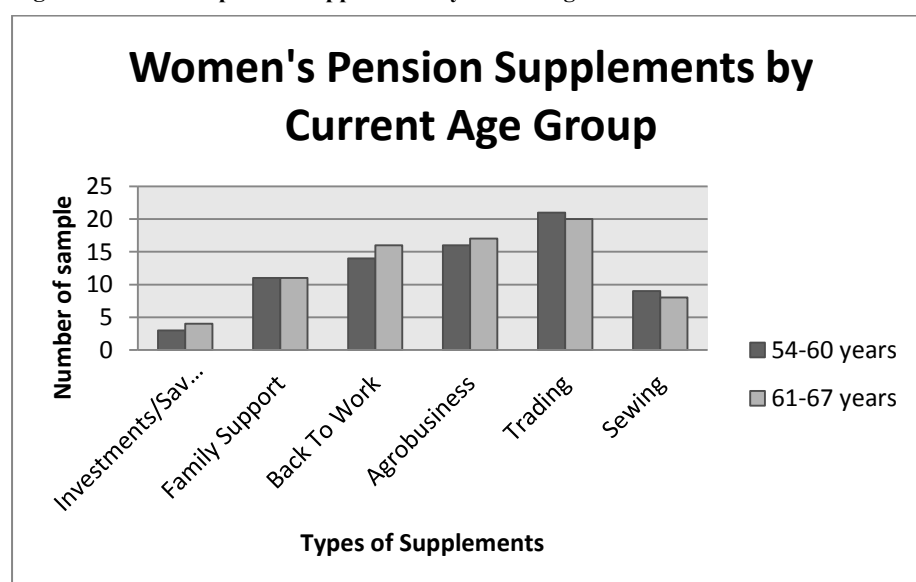
<b>Table 7.1: Description of pension supplements</b>
<b>Trading</b> refers to the buying and selling of products/goods by retirees in nearby markets or in front of their homes. Their trading activity could be described as petty trading which is essentially a "selling to eat". Retirees who rely on this supplement report that they rely on the buying and selling of whatever they can lay their hands on.
<b>Back to work</b> is used for taking up work in NGOs or small informal enterprises, being recalled to their old jobs as consultants, and running own 'companies'.
<b>Family support</b> is used to represent any form of assistance from nuclear and extended families.
<b>Sewing</b> refers to tailoring activities - dressmaking, knitting or repairs - done in front of their homes.
<b>Investment and savings</b> is used here to refer to any sort of assets such as properties, commercial vehicles or tricycle/bicycles, Esusu <sup>1</sup> , and money put aside for 'rainy days'. 1 A kind of credit club where contribution of money by members is made at fixed intervals and assigned to each member in rotation (Bascom, 1952).
<b>Farming</b> refers to cultivation and production of crops such as banana, plantain, corn, sweet potato, tomato, guava, and cassava in any scale - small (subsistence) or large. It also refers to the operation of greenhouses as a large scale production.
<b>Poultry</b> refers to the production of livestock such as chicken, guinea fowl for the purpose of producing eggs, meat and other poultry products. For the retirees, poultry production is a small scale economic activity requiring little investment especially as birds are raised on a free range system.
<b>Fisheries</b> refer to the production of fish in a controlled environment (aquaculture) such as in fish tanks and earthen ponds in small or large scale production.

*Source: Author's computation*

Dataset indicates that 45 percent of total sample population of 95 retirees, take up work in NGOs, small informal enterprises; own ‘companies’ or as consultants. 41 percent engage in agrobusiness (as owners); 43 percent trade; 18 percent sew clothes; 19 percent supplement their pension income with their savings or their investments; and 23 percent-all widows- rely on family support from children and wards.

The choice and use of these supplements, this study postulates, is influenced by retirees’ age, gender, linked lives and educational qualification, expertise and CAD. Therefore, four assertions are made in relation to the options that retirees use to supplement their pensions. Firstly, it is asserted that retirees’ age will influence the kind of work they do to augment their pension. Though the sample is made up of the young olds (54-67 years), it is assumed that the older retirees will engage in lighter work<sup>79</sup> than the younger retirees. However, as shown in Figure 7.1, age was checked against types of supplements but no significant pattern between the different ages was revealed. Retirees’ current age does not seem to impact the choice and use of supplement.

**Figure 7.1 women’s pension supplements by current age**



*Source: interview and questionnaire data*

<sup>79</sup> It is noteworthy that the trajectory of retirees’ informal work is not known because I was unable to collect data on that

Secondly, it is argued that the self-reported choice and use of pension supplements is gendered due to the conceptualisation of what older male and female should be and do. As Table 7.2 shows, none of the men in the study engage in trading, sewing or family support as supplements irrespective of their educational level.

<b>Table 7.2: Pension Supplements of choice and use for women and men*</b>				
<b>Supplements</b>	<b>Women (80)</b>	<b>Men (15)</b>	<b>Total</b>	<b>%</b>
Investments/Savings	7	12	19	10%
Sewing	17	0	17	9%
Family Support	22	0	22	12%
Back To Work	30	13	43	24%
Agrobusiness	33	6	39	22%
Trading	41	0	41	23%

Source: Interview and questionnaire data      \*Retirees rely on a combination of these supplements

This is attributable to some of these supplements such as trading or selling being seen as a domain for female economic activity in much of Nigeria (Nigeria Population Commission, 2004 cited in Ogwumike and Aboderin, 2005). Local concept of gender means that these types of work are not available to (older) educated men. In terms of family support, it is notable that the women who rely on it are widows, which seems to be confirmed by the fact that the married men say they do not rely on family support. This disparity and apparent gendered nature of the choice and use of pension supplements necessitates the extension of the impact of the gendered life course to pension supplements.

In addition, analysis of data reveals differences in retirees' choice and use of supplements by sex. When only males are examined, it is apparent that taking up work and savings/investments are by far the popular supplements. They account for nearly 90 percent and 80 percent of the sample respectively. The remaining men rely on agrobusiness. Despite the small sample, it is quite clear these men are in a position to set up consultancy companies and be retained by their ministries as independent consultants with good fees. In this way, the men never lose their status in retirement<sup>80</sup>. This is not the case for females. For them the self-reported choice and use of supplements in order of popularity are: trading, agrobusiness and

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<sup>80</sup> This thesis is not unaware of the fact that the experience of this small sample of men might not be an accurate representation of the experiences of all men retiring from the civil service.

back to work. These account for 51 percent, 41percent and under 40 percent of the sample respectively. In terms of taking up work, the women do not have the same opportunity as the men, the women do wage work in NGOs and are self-employed and do home based work.

The third argument, from a linked lives perspective, is that women retirees are less able to rely on family support to supplement their pension in the context of a high rate of unemployment and underemployment in Nigeria (World Bank, 2014). In the absence of an established formal welfare system, there is the tendency for women retirees to augment their pension earnings with support from children and wards. However, family support in recent times has been said to be dwindling due to the high rate of un/under employment among youths and other demographic groups of the population (Rahman, 2010; Vera-Sanso, 2013; Wahab, 2013). Despite family being cited as the strongest mechanism for old age support in Nigeria ‘where children are socialised to care and protect their parents at old age’ (Wahab, 2013:249), only 28 percent of women rely on some sort of support from their children and wards, even these retirees say that this support is erratic. These women report that this filial support is not dependable because their children and wards are struggling to make ends meet due to unemployment or underemployment. This corroborates findings of other studies. HelpAge International (2010) reports the increasing inability of older people to rely on family support due to high levels of poverty and changing family structures. Vera-Sanso (2007), drawing on research undertaken in Tamil Nadu in India , asserts that sons are less able to support their parents because of income constraints and increasing demand by the younger generation especially for education . From Bangladesh perspective, Rahman (2010) finds that children’s unwillingness to support parents is mainly due to economic reasons such as un/under employment. Ogwumike and Aboderin (2005:11) note that a number of surveys in Nigeria and Ghana have shown that sizeable proportions of older people receive insufficient support from their families. Wahab (2013) contends that the idea that old-age security and wellbeing in Nigeria should remain the primary responsibility of the family is untenable. As some retirees said on being asked whether family support is one of the additional means they employ in augmenting their pension:

They [children] do help but to the best of their ability. The little they can do they do (ES, female DC retiree interviewed 13/3/13, Abuja).

Well the day they [children] like they help, you can’t force them... they have not started working. Just two of them that are working and money is not enough for them



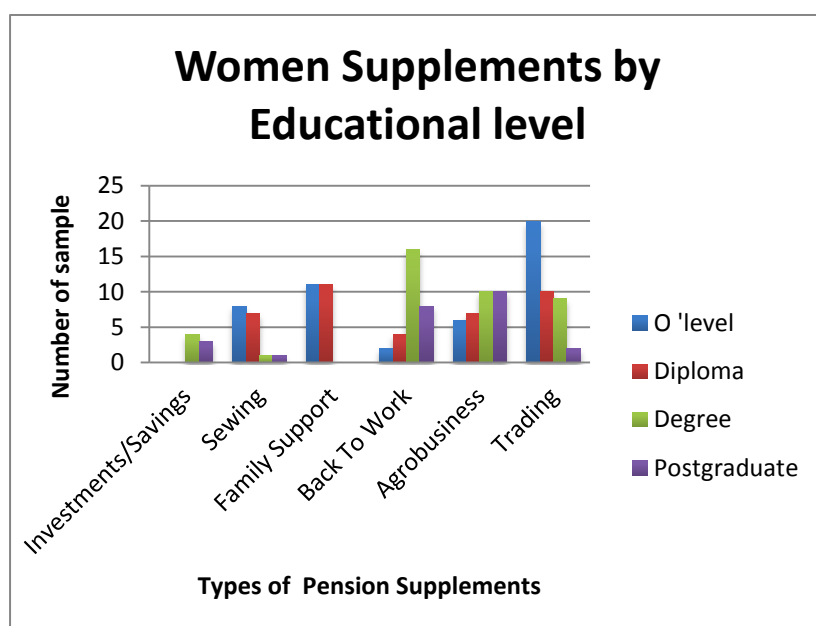
so I don't bother them by telling them I want this and I want that... (NSD, female DB retiree interviewed 4/12/12, Yenagoa).

The above narrative corroborates Vera-Sanso's (2007) findings from Tamil Nadu that the decision as to how much support parents get, what they need and when they need it is entirely for the sons to make.

This minimal role of family support in supplementing retirees' pension challenges the old age dependency assumption. This study data confirms the previous studies that have established that older people (women) are still providing rather than receiving care/financial support in developing countries (for example, Schröder-Butterfill, 2004 -(Indonesia); Vera-Sanso, 2005, 2006, 2007 -(India); Beedie, 2010; Adeniyi-Ogunyankin, 2012-(Nigeria); Fonchingong, 2013-(Cameroon)). It has been noted that given the dominant role the market plays in Nigeria's care diamond, retirees resort to supplementing their pension in order to continue meeting individual and family needs. Furthermore, the present study also confirms and demonstrates previous studies indicating the ineffectiveness and unreliability of the traditional safety net of the extended family (e.g. Kakwani and Subbarao, 2005); and the serious social and economic implications of this erosion in Nigeria (Wahab, 2013), as a result of the poor fit between the demands placed on the family and the means available to it. The analysis shown in this thesis is consistent with the findings of Wahab's study of the social and economic security of older people among the Ijebu South in Western Nigeria. He indicates that because of the lack of a comprehensive and adequate social security system, older people are not socially and economically secured. Subsequently, they have to count on either family support or seek continued employment. He reveals, however, that emphasis on family centred care is not a reliable financial safety net. Therefore, this thesis argues that though pension supplements play a key role in ensuring adequate retirement income, the role of filial support is small and unreliable. Moreover, contrary to the assumption that older people are dependent and that family provide for their aged, this thesis demonstrates that the majority of the sample does not rely on the support of their children/wards.

The final assertion, from a CAD lens, is that the likelihood of the less educated and low pension women retirees using less specialised and less fund intensive supplements is greater than the more educated and high pension retirees.

Figure 7.2: Women Retirees' Pension Supplements by Education level



Source: interview and questionnaire data

As figure 7.2 shows, the more educated tend to resort to more specialized supplements that require a certain level of educational qualifications, skills, experience and funds. For example, the more educated retirees rely on agrobusiness which is capital intensive, so most of their lump sum/gratuity payments are invested in this venture. They do this in a large scale and pay people to work for them. Some of these educated women retirees also find themselves working in NGOs, where their qualifications/ expertise are needed. The less educated women say they rely on buying and selling of whatever they can lay their hands on. These traders have make shift kiosks in front of their houses. Some resort to sewing, like the traders, they also put up a make shift tailoring kiosk in the house where they make dresses or alter them for their customers. Others do agrobusiness on a small scale by themselves at the back of their houses.

Figure 7.2 also indicates that the capacity to invest or save is correlated with the level of education and therefore income. Women retirees with lower qualifications do not draw on investments or savings as a supplement because of their low earnings which prevented them from putting money aside for rainy days or for investments. These less educated women retirees are the ones who depend on family support as means of additional support, because they have children/wards that are financially independent. The tendency of retirees to return back to work also tends to increase with educational attainment. This is attributable to the fact that the opportunity of taking up wage work is very much dependent on retirees' educational

qualifications, skills and experience. An inverse trend is observed in the employment of trading as a supplement. The explanation for this is also the inverse of the reason for reengaging in work (i.e.). trading requires less qualifications, skills, experience and funds. The findings indicate that retirees' educational attainment impact on the type of supplements available to them. In other words, education shapes women retirees' choice and use of supplements. As Rajan (2010b:331) finds from South Asia, 'the economic wellbeing of older people is intimately linked to their educational background because education enables better adaptability to changing socio-economic conditions'.

Furthermore, the life course and cumulative advantages of a few of the highly educated women meant that they are better off in retirement. The additional income from their engagement in waged work plus the pension amounts to more than their salary before retirement. In their words:

Connotatively my salary here (the NGO) is quite reasonable and combined together with my pension it comes higher than my former salary (HKI, female DC retiree interviewed 1/2/13, Abuja)

I'm retired but not tired o, I still work. My pension is less than my salary before I retired, but from my engagement here [NGO] I get income. If anything, with the pension, I make more than before (HI, female DC retiree interviewed 5/3/13, Abuja).

The discussion so far has shown that all retirees sampled engage in various kinds of economic activity to augment their pension. Thus the versatility of women retirees in ensuring adequate income and sustaining their family livelihoods has been evidenced. It is therefore argued that pension supplements play a major role in guaranteeing adequate income in retirement in Nigeria. The gendered nature of the choice and use of pension supplements is also highlighted which calls for the extension of the impact of the gender life course to supplements. The minimal role family support plays in supplementing retirees' pension has also been highlighted with a view to calling into question assumptions of uniform old age dependency. The data also demonstrates the impact of cumulative advantages and disadvantages of retirees' gendered life course on their choice and use of pension supplements. The inequality in the distribution of opportunities and resources earlier in retirees' life is heightened in old age, reflecting in the type of pension supplements available to them. This thesis, therefore, argues that retirees' choice and use of pension supplements is

greatly shaped by their gendered life course. However, despite the disparity and gendered nature of types of supplements available to retirees, the evidence suggests a mass migration of formal sector women retirees into the informal sector, irrespective of their age and educational qualification, to continue meeting their individual and family/household needs. This linkage between formal sector retirement and the informal sector is discussed next with a view to challenging the reasons for entry into informal sector.

### **Linking formal sector retirement and informality of labour**

Though the four dominant theories- dualists, structuralists, legalists and voluntarists- on why informality exists have experienced a growing recognition, their focus has been on young and active workers. This narrow focus exhibits a neglect of old and retired workers. HelpAge International (2009) reports the dearth of data on older informal sector workers because population studies of most countries are neither disaggregated by age nor include informal sector workers.

This study notes that all the above survival activities of women retirees to supplement their pension income are done in the informal sector. Therefore, contrary to the reasons for young and active workers' entrance into the informal sector, this thesis demonstrates a movement of formal sector retirees into the informal sector for several contravening reasons. My case study has demonstrated that both the global and local literature on the reasons for participation in informal economy have failed to recognise the mass migration of formal sector women retirees, irrespective of their level of education and income, into the informal sector in Nigeria. These women retirees are forced into the informal sector for other various reasons. First is inadequacy of pension accumulated in the formal sector and so the need to make ends meet especially in the context of mandatory early retirement. Second is the minimal role of the state in the provision of reliable basic services such as education and healthcare. Therefore, the dominance of the market in the care diamond of Nigeria, as evidenced in chapter 6, implies that retirees need money to purchase these services for their family. The third reason is women retirees' continued caring obligations. With high unemployment and underemployment of children and wards, in some families, pension is the main source of income, so these women are 'pushed' into the informal sector to supplement their pension.

The vast majority responded that they continued to work because their pensions are insufficient to meet their family needs:

Retired but not tired, that's me. I have children that are still in school so I work so I can pay school fees and other things (BJM, female DC retiree interviewed 13/12/12, Abuja).

My children are not only in school, they're in secondary school. So for me, I don't need a soothsayer to tell me that after work is work (ODO, female DB retiree interviewed 13/12/12, Yenagoa).

In light of the fact that women retirees' survival activities to supplement their pension income is undertaken in the informal sector, it is therefore argued that the informal sector work plays a great role in determining income security in old age.

It has also been well established that in developing countries women are overrepresented in the informal sector and in lower status (Becker, 2004; ILO, 2014). This present study illustrates that while the men who returned back to work manage own companies and act as consultants for ministries and government agencies, the women engage with wage work in NGOs or small informal enterprises and most are home based workers. The popularity of the choice of supplements also differed. While trading is the most popular for women, back to work is most popular for men. Though, farming, fishery and poultry (agrobusiness) are also popular with 33 women, the six men who engage in it do it in a larger scale than the women. The gendered nature of informal sector has also been evidenced by the men's non-participation in the lower status choice of supplements such as trading and sewing.

The main conclusions of this section are that: Firstly, there is a linkage between formal sector retirement and the informal sector. Secondly, that a mass migration of formal sector women retirees into the informal occurs for several reasons which are unrecognised by both the global and local literature on reasons for informality. This thesis argued that high cost of living occasioned by limited access to reliable basic services and infrastructure; early retirement; inability of pension to ensure adequate income; and caring obligations in the context of normative expectations force formal sector women retirees into the informal sector. My case study has demonstrated that pensions in the formal sector do not necessarily insulate people in developing countries from the need to go into the informal economy.

Before concluding this chapter, it is pertinent to highlight that in this study of factors that impact the adequacy of pension income in Nigeria, it became clear that not only is replacement rate limited as an indicator of pension adequacy in Nigeria (Chapter 5), but also that access to social service provisioning such as education and healthcare is limited. Therefore, other indicators such as retirement expenditures of retirees and accessibility to basic services and infrastructure as indicators are applied in chapter 6. This chapter used retirees' reliance on pension supplement as the last indicator of the extent to which pension ensures adequate retirement income for Nigerian women civil servants.

## **Conclusion**

The role of pension supplements in guaranteeing adequate income for retired women civil servants in Nigeria was examined in this chapter. Informality of labour literature provided a useful context from which to analyse and discuss the dataset. The chapter demonstrated retirees' reliance on supplements to augment their pension income because of the inability of their pension to meet their family needs and ensure adequate income in retirement. It looked specifically at the situation of the young old women retirees' noting that age does not influence their choice and use of supplements, but wonders what can be expected as they get older. The chapter also extended the impact of the life course to retirees' choice and use of pension supplements. It accentuated six vital points. The first point is that women retirees use a combination of agriculture and non-agriculture supplements to augment their pension. Therefore pension supplements play a key role in ensuring adequate retirement income to maintain retirees' consumption pattern and prevent pensioner poverty in Nigeria. This thesis thus, argued that retirees rely heavily on pension supplements because of inadequate pension exacerbated by their expenditure on children's and wards' education and healthcare.

Second point underscored by this chapter is that there are disparities in retirees' choice and use of supplements between men and women and amongst women in terms of linked lives, education and CAD. For instance, while most of the men are in a position to be retained by their ministries as independent consultants, the women do wage work in NGOs, are self-employed and do home based work. Women retirees with financially independent children and wards are able to depend on family support, which highlights the linked lives or

interdependence of family. The more educated women retirees tend to resort to more specialised supplements that require a certain level of educational qualifications, skills, experience and funds. The less educated women rely on less specialised supplements that require less qualifications, skills, experience and funds. Therefore, retirees' gender, linked lives and educational attainment/CAD impacted on the type of pension supplements available to them. Thus, it is argued that the type of pension supplements women retirees employ is greatly shaped by their gendered life course, linked lives and CAD. This thesis contends that the gendered life course of retirees impacted their choice and use of pension supplements in addition to their pension acquisition, entitlements and adequacy.

The third point is that despite the fact that children are socialised to care and protect their parents in old age in Nigeria, the role of filial support in augmenting pension is minimal, erratic and unreliable which is attributed to children and wards struggling to make ends meet due to unemployment and underemployment. Therefore, contrary to the assumption that family provide for their aged, this thesis demonstrated that 72 percent of women retirees does not rely on the support of their children/wards.

Fourth point highlighted by this chapter is that formal sector retirees are pushed into the informal sector for reasons that are contrary to those in informality of labour literature. Given the dominant role the market plays in Nigeria's care diamond, the evidence suggests a mass migration of formal sector retirees into the informal sector. Thus, inadequate pension, limited access to social provisioning, mandatory early retirement, and the normative expectations of meeting family needs link formal sector retirement and the informal sector. Therefore, informal sector plays a major role in guaranteeing adequate income for retired women civil servant and ensuring that they meet their retirement expenditures. As pointed out by one of the women retirees: *'If not for the extra things I do I will be living far below how I used to live'* (NE, DC female retiree interviewed 26/11/12, Abuja). This thesis argues that pensions in the formal sector do not necessarily insulate people in developing countries from the need to go into the informal economy.

Finally, this thesis argues, from a gendered life course and CAD perspectives, that in the context of normative expectations of extended family structure, linked lives, un/under employment and limited access to social provisioning, pension is and will always be inadequate. This then forces formal sector women retirees into the informal sector to supplement their pension income.

## **Chapter 8: The Factors that Determine the Adequacy of Women Retirees' Pension Income in Nigeria**

### **Introduction**

According to the World Bank; pensions are the main means of addressing and managing the risks of aging (Holzmann & Hinz, 2005). Yet, in terms of coverage, the acknowledged difference between the formal and the informal sector workers in developing countries has led to the assumption that people in the formal sector do not have to worry about pension. Against this background, this thesis investigates the extent to which pension ensures adequate income for retired women civil servants in Nigeria. Thus, the study's overarching aim is to determine the factors that impact the adequacy of retirees' pension income, given the World Bank's contention that not only should adequate pensions replace sufficient lifetime earnings in order to prevent old age poverty, but that the amount to be replaced is dependent on several factors such as access to healthcare, and other basic services (ibid). Understanding these women's retirement experiences necessitated an approach that combined gendered life course with gendered political economy. Central to a life course approach is the notion that it is difficult to divorce pension and retirement outcomes from the life course experiences that precede them. Therefore, a gendered life course approach is adopted as both theoretical and analytical framework as it is a framework for understanding differences, disadvantages and disparities between men and women and between women (Arber and Evandrou, 1993; Moen, 1994, 2011; Foster, 2005; Fine et al, 2009; Locke and Lloyd-Sherlock, 2011). Since care is embedded within political economy (Daly and Lewis, 2000), a gendered political economy approach enables the adaptation of the care diamond to interrogate the extent women retirees' provision of financial support (care) to dependants impact on the adequacy of their pension.

In order to achieve the research aim, the study addresses six distinct but closely related research sub questions:

1. To what extent is the access to pensions gendered in Nigeria?
2. How much income are retirees entitled to in retirement?
3. What do retirees spend their pension income on?
4. How does the near absence of state provision of basic services impact the adequacy of retirees' pension income?



5. Do retirees resort to additional means to supplement pension income?
6. How do different life course patterns impact on women's retirement outcomes?

These sub-questions contributed to answering the key research question: What are the factors that determine the extent to which pensions ensure adequate income in retirement for women civil servants in Nigeria? They were also targeted at refuting or proving the study's hypotheses, which were that: a) retirees' life course patterns, their caring obligations, and limited access to reliable basic services impact the extent to which pension ensures adequate income in retirement and b) retirees rely on additional means to supplement their pension income in order to continue meeting their individual and family needs.

To address the questions posed above, the study employed feminist qualitative research methods that emphasise reflexivity supplemented by quantitative method. The analysis of academic literature and pension policy documents was conducted. This was complemented by semi-structured interviews and questionnaires of a sample of 95 women and men federal and state civil servants aged between 54 and 67 years, plus 10 officials. Interviews and questionnaires constituted the primary tools for data collection in order to achieve an accurate picture. Interview and questionnaire data were converted into datasets amenable to cross-tabulation in order to test a range of correlations which were then pursued through the interviews and questionnaires to dig deep into the factors that impacted women's pension adequacy. The criteria for selecting the respondents hinged on being a retiree and willingness to participate in the study. Furthermore, by answering these research questions with feminist methodology which embraces the heterogeneity of women's experiences (Gagnier, 1990); the analysis was able to confirm the study's hypotheses. The next section summarises the main points of previous chapters.

## **Summary of Previous Chapters**

Gender and pension work is primarily concerned with conditions governing entitlement to pensions and factors influencing the amount (for example, Arenas de Mesa and Montecinos, 1999; Ginn et al, 2001b; Ginn, 2001, 2003; Foster, 2005, 2008, 2010; Mesa-Lago, 2006), not factors influencing the adequacy of the amount. Moreover, current pension adequacy indicators not only neglect the real life labour market conditions that raise adequacy concerns

for (low income) women, but are not applicable to developing countries with limited access to social provisioning. Also social reproduction and care literature overlook how retirees' social reproduction role and the cost of caring impact the extent pensions ensure adequate income in retirement. Considering this gap in the literature, and the data of my case study which looks at the factors that determine the extent to which pension ensures adequate income for women retirees in Nigeria, the previous chapters have been able to establish four main points. Firstly, that given Africa's rapidly ageing population and the daunting challenge of catering for the retirement needs of older people, the importance of engaging in research on adequacy of pension income cannot be overstated.

Secondly, that from a gendered life course and gendered political economy approach, three factors are critical to determining the adequacy of pension income for women in a development context. One, is the recognition of the importance of gendered life course in pension adequacy not only in pension acquisition and entitlements; two is the limitation of current pension adequacy indicators in its applicability to developing countries where there is limited access to basic services; and three is the importance of gendered political economy in understanding the implications of the distribution of the burden and costs of providing care/support and the allocation of resources in the household for pension adequacy.

Thirdly, that a historical contextualisation is necessary to fully understand the interactive factors that determine the degree pensions ensure adequate income in retirement and prevent pensioner poverty for women civil servants in Nigeria. Fourthly, that it is important for the researcher to be reflexive about how she gathers and interprets her data, her role in the analytic process, and the pre-conceived ideas and assumptions she brings to her analysis (Harding 1993; Hertz 1997; Wolf 1996; Devine and Heath, 1999; Letherby, 2003).

The latter part of the thesis addresses analytical questions. Chapter 5 provides answers to research questions asking the extent the access to pension is gendered; how much income pensioners are entitled to in retirement; and how different life course patterns impact on retirees' pension acquisition and entitlements. Chapter 6 answers questions on the retirement expenditure of pensioners; how the near absence of state provision of basic services impact the adequacy of retirees' pension income; and how different life course patterns impact on retirees' expenditure. Chapter 7 gives answers to research questions on the additional means retirees have to supplement their pension income; and how different life course patterns impact on women's choice and use of pension supplements.

Analysis of dataset and answers to the above research questions are presented in the analytical chapters (5, 6 and 7). The specific findings and arguments are summarised in this concluding chapter along the three key themes of: ‘gender, pension and the life course; ‘the role of reliable basic services and infrastructure in adequate income in retirement’; and ‘the role of pension supplements in guaranteeing adequate retirement income’. This chapter is structured as follows: first it highlights the salient findings, key arguments, potential contributions and the wider relevance for pension policy and for understanding pension adequacy in general and for women in particular, policy implications and recommendations in each of the themes. Second it brings together the interactive factors that impact the adequacy of pension income in Nigeria and sums up the study’s social policy implications and recommendations. Finally the chapter identifies areas for further research and concludes.

### ***Gender, Pensions and the Life Course***

It has been contended that pensions tend to assume full-time, formal, life-long employment as the norm which does not fit women’s employment patterns and so serve to translate women’s labour market disadvantages into low income in later life (see e.g., Ginn and Arber, 1999, 2001; Ginn, 2003; Arza, 2012; Razavi et al, 2012). This study examines the gendered nature of Nigerian pensions, with a view to demonstrating the disparities in pension acquisitions and entitlements not only between women and men, also amongst women, and how these are impacted by the life course. This study has evidenced how gender differences in pensions are produced along two main areas: a) the process of gaining access to pension and b) factors affecting the amount. The salient findings in this theme are first, that there is low pension coverage in Nigeria especially for women because of their overrepresentation in the informal sector which creates a marked gender inequality in pensions. For women in the formal sector, their access to pension is affected by low participation in the labour market and concentration in low level jobs. This is attributed to their low educational attainments not their child care responsibilities, as relatives and maids bear the burden of these responsibilities. The amount of women’s pension entitlements is determined by their earnings, contributions, retirement age and benefit calculations. This study notes that the inequality between men and women evident in these factors that determine the amount of women’s pension is more of a reflection of gendered life course, the dynamics of policy implementation and dictates of culture than of pension policy with the exception of benefit calculation. The main argument of this theme is that the level of inequalities in the formal sector not just between women and men, but also

between high and low paid women is masked by the acknowledged difference between the formal sector and the informal sector workers (in Nigeria).

This thesis also demonstrates that some of the women in the formal sector are not much more privileged than those in the informal sector and so end up in the informal sector to augment their pensions. A major contribution of this study, therefore, is highlighting the veiled inequalities in the privileged and protected formal sector amongst women.

Second, this study has highlighted that defined benefit (DB) scheme has considerably higher replacement rates than defined contributory (DC) scheme in Nigeria. The DB scheme replaces 94 to 100 percent of low earners' salaries. However, this thesis argues that high replacement rate on meagre salary makes little or no difference to the adequacy of retirees' pension income. The contribution of this thesis, then, is the extension of pension adequacy indicators beyond the replacement rate to include retirees' accessibility to basic services and infrastructure, their expenditures and reliance on pension supplement. Therefore, this study recommends that lower income retirees with low pension receive pension credit in form of guarantee credit, saving credit or both (as is done in the UK) to ensure retirees receive an agreed minimum pension.

Third, this thesis offers evidence emphasising the outcome of historical-cultural context, particularly, the Nigerian civil war and its gendered impact on the distribution of education across the country and the effect on the entry into and exit from the labour market. For instance, some of the study women cohort joined the civil service with primary or secondary level qualifications at an average age of 17 years and are forced to retire by age 52 having put in 35 years of service. It also notes the outcome of linked lives within families, particularly that of sibling relationship on women's access to education and its impact on the nature and level of their labour force participation and pension. The linked lives and family setting of some of this study cohort determine that scarce family resources such as funding for educational opportunities are best invested in the boy child while girls are either withdrawn from school after primary or secondary school levels to be given out in marriage, or to help with household responsibilities. Also inequality among women's access to education demonstrates the cumulative advantages and disadvantages or class dimension in which some families with the resources are able to educate their girl child. This thesis thus argues that retirees' gender, socio-historical context, linked lives, earlier advantages and disadvantages and class position in Nigeria is reflected in their educational attainment. Therefore,

educational attainment is the main factor that affects the nature and level of labour market participation of women and consequently, their access to pension and the amount in Nigeria. The key argument here is that gendered life course greatly impacts women's education, their access to pension, retirement age and the pension amount in Nigeria. Therefore, pensions increase income inequality in old age as the advantages and disadvantages accumulated earlier in the life course become more pronounced in later life in the form of their pension income and size of lump sum payment. The government could ensure that early retirees do not run out of pensions many years before they die by making other arrangements for them either through direct provision or through the market.

Finally, while in principle, pension policy in relation to pension acquisition appears to be equal due to same retirement age and equal pay, the capacity of women to access formal sector work, and to secure the better paid posts within the civil service is very much constrained by Nigerian social and economic policies that perpetuate the male superiority belief and neglect economic wellbeing of its (older) populace. For example, the limited access to basic services makes it harder for girls/women to get and stay in education, and policies on unemployment and the economy that forces people, including women, into the low paid, informal sector, lack of push on female equality and failure to create widespread opportunities for women. Consequently, in practice Nigerian pension policy is not gender neutral. It is important, therefore, to acknowledge that the Nigerian pension system is as gendered as other countries' pension systems (e.g., UK and Latin American countries). There is an urgent need to address the gendered nature of Nigerian pensions and the implicit assumptions contained therein before Nigeria can lay any claim to gender equality pension scheme. This study suggests a redressing of the gender gaps in terms of access to other non-financial remunerations including training and career development opportunities and fringe benefits.

### ***The role of reliable social provisioning in ensuring adequate income in retirement***

The political and economic processes involved in the distribution of scarce resources and the ways that households, markets and states participate in shaping the redistribution effort is the concern of political economy (Waylen, 1998; Gardiner, 1997; Kail, Quadagno and Keene, 2009: 555). However, the gender blindness of the majority of mainstream political economy

work has been noted (see for example, Bakker, 2007; Bedford and Rai, 2010; Doyal, 1995; Elson, 1995; Waylen, 1998). By contrast, a gendered political economy debunks the unitary household myth, links the household to the wider economy and society (Gardiner, 1997; Walby, 1998, 1999; Randriamaro, 2013); and demonstrates that analysing social reproduction is central to a gendered political economy (GPE) and that care is central to social reproduction (Folbre, 2014). Thus, the analysis in this theme adapts the care diamond -which illustrates the multiplicity of sites and institutions involved in care provisioning -to examine the role of social service provisioning in ensuring adequate income for women retirees. The study analyses their expenditures and accessibility to reliable basic services. The focus of this theme's analysis, therefore, is to determine how the provision of financial support for children and wards and ensuring access to the limited social service provisioning impact the adequacy of women retirees' pension income in Nigeria. In so doing the study looks at the place of older women (retirees) as care/support givers in the context of Nigeria where some women with low education are retiring at 52 years.

One of the salient findings in this theme is that though the state is constitutionally responsible for the social provisioning, it has, since the implementation of SAP, relegated this role to the other nodes of the care diamond in Nigeria, particularly the market and family/household. This thesis argues that the dominance of an unregulated and unmonitored market in the provision of healthcare and education has led to higher costs for accessing these services. Consequently, the family plays a significant role in accessing these services through the market. To do that, many rely on extended family. It has been established that the extended family acts to even out the hardships of large family size, and child fostering (wardship) reinforces this phenomenon (Isiugo-Abanihe, 1985). This study has demonstrated the implications of wardship for women retirees' expenditure and therefore the adequacy of their pensions, highlighting the significant place of older women retirees in the care diamond as care/support givers not just care receivers.

Additionally, due to the linked lives and assumed altruism, older women have a significant place in Nigeria's care diamond given the minimal role of the state and the dominant role of the market. However, this expected altruistic behaviour and their dedication to the wellbeing of their household are determining factors in the extent to which their pensions ensure adequate income in retirement. Corroborating other studies (e.g. Vera-Sanso, 2005, 2006, 2012, 2014; Paradza, 2009; Adeniyi-Ogunyankin, 2012), this study has demonstrated that

women retirees prioritise the educational and healthcare needs of their family over and above their own needs. Therefore, this thesis argues that retirees' prioritisation of the needs of others is due to pressures or normative expectations of the culture of extended family, which are exacerbated by high rate of un/underemployment, as well as limited access to reliable basic services.

One of the contributions of this study is in evidencing the impact of retirees' family obligations on the adequacy of their pension income to smooth consumption and prevent pensioner poverty. Feminists have highlighted the attachment of an 'unbearable heaviness of being' to women through altruism and being socialised into altruistic behaviour (Brickell and Chant, 2010:145). Chant (2007) notes that women's earnings from wage labour participation may intensify rather than diminish demands upon them as the resilience of altruism as a social and cultural norm becomes further ingrained in practice. Kabeer (1999: 41) asserts that altruism is often a manifestation of women's disempowerment within the household, a response to their restricted options rather than a "natural" female attribute. Women are often under more social pressure than men to subordinate their basic needs (Bolt and Bird, 2003). My study also adds to this feminist' debate on the factors shaping altruism among women, in this case in the context of Nigeria. It notes that retirees' 'altruism' is due to mounting pressure of strong family and extended kin values, limited access to reliable basic services and high rate of un/underemployment prevalent among the teeming masses of Nigeria's youth and other demographic groups of the population.

Despite Nigeria's oil wealth, the country's inadequate provision of social services has continued to constitute a hindrance to better living condition in the country. This study shows that limited access to reliable basic services impacted upon the degree pension is adequate for women retirees in maintaining their consumption pattern and preventing pensioner poverty. Thus, availability and accessibility of reliable basic services have a huge role to play in the adequacy of retirees' pension income. Therefore, this study argues that retirees' spending on children's and wards' education and healthcare impacts the extent to which pension can ensure adequate income for women retirees. This dilution of retirees' pension income by dependants may leave the pensioner with little or no advantage over a non-pensioner peer as noted earlier. This study corroborates the view that pension incomes represent important vehicles for economic redistribution in family networks (see e.g. Case and Deaton 1998; Barrientos and Lloyd-Sherlock 2002; Lund, 2002; HelpAge International 2003; Schröder-

Butterfill, 2004; Lloyd-Sherlock, et al, 2012). Retirees' expenditure on family therefore negates the aim of pensions which includes provision of adequate income in retirement in order to smooth consumption and prevent pensioner poverty. Therefore, the World Bank's recommendation on the dependence of replacement rate on accessible basic services should be given serious considerations by the Federal Government of Nigeria (FGN). Also to be considered by the government is the 2014 HDR that calls for universal access to basic services, particularly health and education and stronger social protection to address vulnerabilities and build resilience to future shock (UNDP, 2014: iv). A key recommendation is that the FGN, along with other (SSA) countries with limited access to social provisioning, should build up reliable essential services and basic infrastructure if pensions are to achieve their adequacy goal. As evidenced in Chapter 6, the majority of retirees use their income to purchase goods and services from an unregulated and unmonitored dominant market which affect the adequacy of their pension. A good starting point is regulating and monitoring of the market which plays a major role in Nigeria's care diamond. Basic services such as healthcare and quality education should be readily available and accessible to all. A regulated and monitored market coupled with the provision of reliable social services by government agencies will lessen the cost of retirees' burden of meeting their familial obligations. For instance, prioritising provision of free education at all levels (or at least up to secondary level and a student loan system for university) and free primary healthcare for all by FGN will enable retirees to spend their pensions on themselves. Healthcare and certain amenities like transportation should be free for retirees. Given the oil wealth, Nigeria should be able to afford these measures and this would be a way of distributing the wealth derived from oil across the population. This study suggests that availability and accessibility of reliable basic services and infrastructure could potentially impact the adequacy of income in retirement positively.

Furthermore, this thesis has demonstrated that retirees' expenditure are shaped by the course of their lives as linked lives as well as accumulated advantages and disadvantages in earlier life, are reflected in the level of healthcare and standard of education provision available to them. It is argued that the gendered life course of retirees impacts their expenditure and subsequently the adequacy of their pension income. The impact of the gendered life course on women's pension acquisition and entitlement is well established in gender and pension literature (Ginn et al, 2001; Ginn, 2001, 2003; Edwards, 2002; Ginn and Arber, 2002; Foster, 2005, 2008; Arza, 2012). This study extends the impact of gendered life course analysis to



women retirees' pension adequacy by demonstrating that cumulated advantages and disadvantages in earlier life are reflected in retirees' retirement age, the size of pension entitlements, their expenditures and consequently the adequacy of their pension income.

Finally, this thesis has shown that, in the context of normative expectations of meeting (extended) family needs masked as altruism, un/underemployment of dependants and limited access to social provisioning, pensions are and will always be inadequate for women. The main argument in this theme is that the normative expectations of spending on children and wards in the context of un/underemployment, limited access to reliable basic services, and the life course are key determining factors that impact the adequacy of women retirees' pension income. One of the implications of inadequate pension income for women retirees is the necessity to augment their pension income.

### ***The role of pension supplements in guaranteeing adequate retirement income***

Literature on older people working in developing countries focuses on how the lack of any form of social protection makes continued employment a necessity for older people (see e.g. Pang, 2004; Pang et al, 2004; Arunatilake, 2010; HelpAge international, 2010; Nayab, 2010; Rahman, 2010; Rajan, 2010a Vera- Sanso, 2012, 2013), not why formal sector retirees in receipt of pension still work in retirement (but see Barrientos, 2011), albeit in the informal sector. Informality of labour literature, therefore, provides a useful context from which to analyse and discuss the dataset in this theme. The focus of this theme is on the role of pension supplements in ensuring adequate retirement income. The study has demonstrated retirees' reliance on supplements to augment their pension income because of the inability of their pension to meet their family needs and ensure adequate income in retirement.

The first of the significant findings in this theme is that all retirees sampled use multiple combinations of agriculture and non-agriculture supplements to augment their pension. Therefore pension supplements play a key role in ensuring adequate income to maintain retirees' consumption pattern and prevent pensioner poverty in Nigeria. Accordingly, this thesis, argued that retirees rely heavily on pension supplements because of inadequate pension exacerbated by their expenditure on children and wards' education and healthcare. The second finding is that there are disparities in the supplements available to retirees between men and women and amongst women. For instance, while most of the men are in a position to be retained by their ministries as independent consultants, the women do wage work in NGOs, are self-employed and do home based work.

Third, this thesis evidences the linked lives or interdependence of family by indicating that women retirees (all widows) with financially independent children and wards are able to depend on family support. This study demonstrates that accumulated advantages and disadvantages in earlier life are reflected in the type of pension supplements available to women retirees. The more educated women retirees resort to more specialised supplements that require a certain level of educational qualifications, expertise and funds. The less educated women use supplements that require less qualifications, skills, experience and funds. This study demonstrates that the type of pension supplements women retirees employ is greatly shaped by their gendered life course, linked lives and CAD. This thesis contends that the gendered life course of retirees impacted their choice and use of pension supplements in addition to their pension acquisition, entitlements and adequacy. The contribution of this thesis is the extension of the impact of gendered life course to pension supplements in Nigeria. The study also extends pension adequacy indicators to include retirees' reliance on pension supplement.

Fourth, is that contrary to the assumption that families provide for their aged; this thesis, has demonstrated that the majority of women retirees do not rely on the support of their children and wards, thereby corroborating findings of other studies of the inability of older people to rely on family support due to high levels of poverty and changing family structures (see Ogwumike and Aboderin, 2005; Vera-Sanso, 2007; HelpAge International, 2010; Rahman, 2010; Wahab, 2013). The study notes that despite the fact that children are socialised to care and protect their parents in old age in Nigeria, the role of filial support in augmenting pension is minimal, erratic, unreliable and is hampered by high un/underemployment of children and wards. By noting the minimal role family support plays in supplementing these women retirees' pension, this thesis calls into question assumptions of uniform old age dependency. The study confirms the previous studies that have established that older people (women) are still providing rather than receiving care/financial support in developing countries (for example, Schröder-Butterfill, 2004; Vera-Sanso, 2005, 2006, 2007; Beedie, 2010; Adeniyi-Ogunyankin, 2012; Fonchingong, 2013).

This theme's final salient finding is that the informal sector is the main economic safety net for Nigerians given the mass migration of formal sector retirees into the informal sector. It therefore highlights the major role the informal sector plays in guaranteeing adequate retirement income for Nigerian women civil servants and ensuring they meet their retirement

expenditures given the dominant role the market plays in Nigeria's care diamond. Thus, this thesis notes that inadequate pension; limited access to social provisioning; mandatory retirement age; and the normative expectations of meeting family needs link formal sector retirement to the informal sector. Hence, the thesis' main argument in this theme is that pensions in the formal sector do not necessarily insulate people in developing countries from the need to go into the informal economy.

As has been demonstrated, most women retirees work in the informal sector because they are 'retired but not tired', and to keep up their caring obligations. Given that the mandatory uniform retirement age of 35 years of service or age 60 forces less educated women to retire as early as 52, this study recommends increasing the retirement age as people are living longer now than before. Instead of the options of either/or, it should be one retirement age which will not penalise the less educated. This thesis argues for increasing the retirement age to at least 65 years since evidently, retirees are not tired at 60, so it is better for them to remain in the formal sector employment rather than struggling in informal sector. Some have advocated that mandatory retirement age should be scrapped to enable people to work for as long as they can or want to. The US and UK have already abolished default retirement age in 1986 and 2011 respectively. Nigeria should aim towards this in the long run. Nevertheless, it is worth noting that the abolition of mandatory retirement age might have implications for the employability of younger generation.

Furthermore, in the light of the fragmentation of the assumed familial support and retirees' expenditure on dependants evidenced in this study, it is about time serious consideration is given to income security of our older population. Taking into consideration the daunting challenge of catering for the retirement needs of Africa's rapidly ageing population; the issue of ageing in Nigeria can no longer be neglected. So there is need to not only think about later life but also the need for an urgent redirection and refocus on the issues of ageing in Nigeria. Therefore, the policy on ageing that has been at the backburner of policy making in Nigeria is something for the new government to tackle. The need for a national research agenda on ageing was highlighted in 2012 (FME, 2012). This study is of the view that it is time this call is answered by FGN, given that the availability of statistics on older people has been a major challenge in Nigeria.

In addition, since fighting corruption at all levels was the buzz -word for the last election campaigns, this researcher hopes that corruption and bribery in the pension system, for example, the processing and payment of entitlements (gratuities) alluded to by retirees, will

be investigated and appropriate action taken, so that entitlements are paid as and when due to avoid pensioner poverty as well as ensure the provision of safety nets for older people. To this end, there is need for a rigorous enforcement of anti-corruption policy which was the declared number one policy aim of the Olusegun Obasanjo administration. The administration was placed under international pressure and threats of sanctions, to implement measures against corruption and other forms of financial crimes (Enweremadu, 2010). Hence the inauguration of the Independent Corrupt Practices and other Related Offences Commission (ICPC) and the Economic and Financial Crimes Commission (EFCC) in September 2000 and April 2003 respectively. The ICPC focused on the public sector while the EFCC was set up to combat the threats posed by money launderers and other organised trans-border criminals operating in Nigeria.

Given the low coverage of the contributory pension scheme (less than 6 million), Federal Government of Nigeria needs to consider a broader social protection policy for the ageing population to mitigate old age poverty. Alongside a raised age of retirement in the formal sector, pension credits for people on low contributory pensions, this study recommends a social pension for people of 65+ without pension. This will be a good start in meeting the retirement needs of the over 75 million people not covered by the current contributory pension schemes. It is noted that the fact that 2 states (Ekiti and Osun) that are not considered the richest states have implemented social pension scheme indicates that it is possible and affordable given the political will. This thesis argues that Nigeria has the resources to implement social pension. HelpAge International's pension calculator indicates that providing a universal social pension (5,000 naira per month) for the population over 65 will account for only 0.97 per cent of Nigeria's GDP (gross domestic product) and 3.25 per cent of government expenditure annually. This thesis, therefore, recommends the FGN supports state governments in implementing a social pension for 65+. As Casey and Dostal (2008: 260) note, 'social pension is an alternative way to distribute some of Nigeria's oil wealth in an equal manner'.

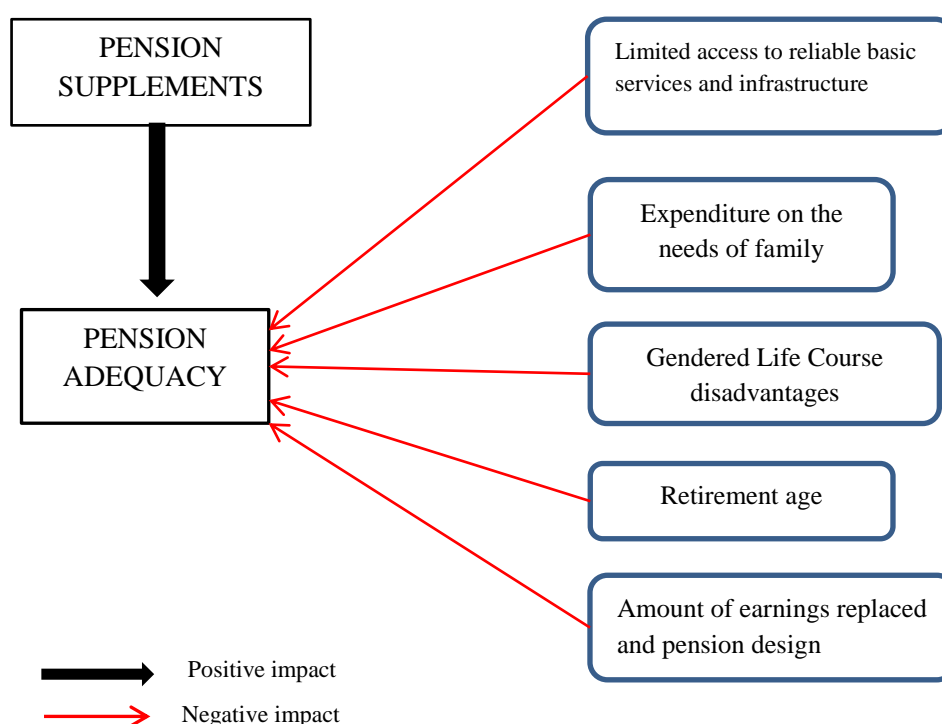
Finally, this thesis argues, from a gendered life course and CAD perspective, that the inadequacy of pension, in the context of normative expectations of family and extended family support, linked lives, un/underemployment of dependants and limited access to social provisioning, forces formal sector women retirees into the informal sector to supplement their pension income. The next section starts by bringing together the interactive factors that

impact the adequacy of pension income in Nigeria. It also sums up the study's policy implications and recommendations discussed earlier.

### Factors that determine the adequacy of women retirees' pension income

In this qualitative study of the adequacy of pension for retired women civil servants in Nigeria, it is apparent that the current pension does not ensure adequate income in retirement. This is attributable to retirees' expenditure on children and wards and limited access to reliable social service provisioning, thereby forcing retirees into the informal sector to supplement their pension. The main conclusion of this study, as depicted in figure 8.1, is that there are key interactive factors that impact (negatively and positively) the extent to which pensions ensure adequate income for retired women civil servants in Nigeria. The negative factors are: amount of earnings that is replaced and pension design (whether defined benefit or contributory scheme); retirement age; expenditure on the needs of family; limited access to reliable basic services and infrastructure; and gendered life course and its impact on access to pension and pension amount. As a result of these interactive factors, many of these retirees from the formal sector are not much more privileged than women in the informal sector.

Figure 8.1: Factors that impact pension adequacy in Nigeria



*Source: Author's computation from data*

As mentioned earlier, the amount of earning replaced is influenced by salary, contributions and benefit calculation formula. Different benefit formulas can have different impacts on men and women's pension entitlements. The formula for calculating benefits differs between defined benefits (DB) and defined contributory (DC) schemes. While DB scheme uses unisex life tables, DC uses gendered annuity tables (see chapter 5). The implication of gendered annuity tables is that women who live longer than the average life time might be left without funds (Bertranou 2001; Mesa-Lago, 2006; Antolin, et al, 2008; Arza 2012) which is likely to result in (gendered) old age poverty. The replacement rate in DB scheme is considerably both higher than in the DC scheme, and is provided until death. Though both men and women retirees believe that none of the pension schemes ensure adequate income in retirement, DB is guaranteed for life while the DC is neither adequate nor guaranteed for life if not annuitized. This thesis has demonstrated that for most women retirees in Nigeria, the amount of earnings replaced does not ensure adequate income in retirement. It, therefore, recommends compulsory annuitization for DC scheme so that early retirees do not run out of income in old age, in light of the lack of any social protection/safety net programme.

Women retirees' gendered life course not only impacts on the access and the amount, but also the adequacy of their pension in that their linked lives ensure a significant place for them in the care diamond of Nigeria as mentioned earlier. In the context of un/underemployment of dependants, normative expectations of extended family relations and limited access to social provisioning, women retirees spend their pension on the healthcare and education of their children and wards in addition to meeting their own needs. The study reveals that whether women retire at 52 or 60 years they are spending on children and wards with significant implications for the adequacy of their pension (see chapter 6). This thesis therefore argues that the retirement regulations in the Nigerian Civil Service disadvantages women by forcing them out of the formal sector early in life and, due to their longer life expectancy, has the implication that more women are living in poverty in old age. The study has shown that limited access to reliable basic services impacts the extent to which pensions ensure income security in retirement.

All in all, these factors are interactive in that the amount replaced is dependent on the salary, contribution, retirement age and benefit formula and these are impacted by the gendered life course. However irrespective of the amount that is replaced and age retired, these women are spending their pension on the needs of their family due to the limited access to social

provisioning, thereby, forcing them to resort to additional means to supplement pension income in order to ensure adequate retirement income. Hence, this thesis contends that pension supplements positively impact the extent pension ensures adequate retirement income in Nigeria.

The primary contribution of this study, therefore, is the identification of the above key interacting factors that impact pension adequacy for women retirees in Nigeria which could be applicable to all retirees in most developing countries.

These interactive factors have several implications for the ageing population and future pension designs in Nigeria if pension is to achieve its adequacy goal. So, this study's main research question needs to be given utmost consideration by Nigerian policy makers. Based on the findings, the Federal Government of Nigeria should consider all available options to mitigate retirees facing old age poverty, by giving due consideration to tackling the identified factors that negatively impact the adequacy of women retirees' pensions.

In sum, the findings of this study have implications for the pension, ageing and social protection policies in Nigeria. For pension policy, there is a need to develop reliable basic services and infrastructure, to extend the retirement age to at least 65 and to address the inherent gender bias in pension policy before any claim to a gender equality pension scheme can be made. For ageing policy, there is a need for a nuanced understanding of later life by assessing older people's needs, obligations and abilities. This should lead into a research agenda on ageing which will then inform the formulation of policies on ageing that take on board the Madrid International Plan of Action on Ageing (MIPAA) and the African Union's Policy Framework and Plan of Action on ageing recommendations to improve later life<sup>81</sup>. Another suggestion is the creation of a separate government funded research centre for ageing in Nigeria that focuses on advocating for the needs of older people and works in partnership with expertise from academia, health professionals, policy makers and NGOs.

The implication of the findings for social protection policy is the need for a broader social protection policy to mitigate old age poverty. In the light of Ekiti and Osun states'

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<sup>81</sup> These Action plans make recommendations on core issues including discrimination and decision making, work and pensions, health, supportive environments. On work and pensions, for instance, it is recommended older people should be enabled to work for as long as they want to and can do so.

implementation of social pensions for those aged 65+, this thesis argues for the same for the whole country. It is noted that a social pension for the over 65 will cost Nigeria less than 1 percent of her GDP. Overall, the implications and recommendations of this study for pension, ageing and social protection policies are applicable to the whole of sub Saharan Africa, given the near absence of basic services and infrastructure which presents a daunting challenge for the continent's ageing population. Next, suggestions are made for further research in the light of the limitations of the study identified in the methodology chapter.

### **Areas for Further Research**

This study has identified vital issues that may contribute to future research initiatives in the neglected area of ageing and social policy in Nigeria, specifically, women and pension adequacy. Future research could go beyond this study's methods of nesting quantitative within qualitative, and employ quantitative methods with a larger sample size of participants (consisting both female and male formal and informal sectors retirees) to enrich knowledge in this area. In addition, a study of factors that impact on women's pension adequacy in sub Saharan Africa countries that enables a comparison between different countries should be undertaken, given the widespread non-functioning of basic services in the region, albeit more severe in some countries than others.

In accessing the study sample, this researcher had the challenge of dealing with bureaucracy and (subtle) corruption. In a lot of pension literature in Nigeria, corruption has been identified as a huge issue in the processing and payment of retirees' pension entitlements and some retirees alluded to this. Although this was not the focus of the study, it does warrant further investigation because even if the changes recommended are put in place if pension payments are delayed and irregular, pensioners will still be forced into the informal economy. Therefore, the possible link between unofficial practices or corruption and the fear of pension inadequacy in Nigeria will need to be studied in order to mitigate corruption.



## Conclusion

This study examined pension adequacy in Nigeria by adapting the care diamond framework to an examination of the process of gaining access to pension and factors affecting pension amount. From a gendered life course, linked lives, cumulative advantage/disadvantage and gendered political economy approach, this research, the first one of its kind in terms of its context and theme, has attempted to illustrate the factors that impact on the extent to which pension ensures adequate income in retirement for women civil servants in Nigeria using data set from interviews and questionnaires.

The main conclusions of this study are: first, that in terms of pensions, there are inequalities within the formal sector. Therefore, the assumption that people in the formal sector do not have to worry about pension is misleading. In reality, not only are there gender-based inequalities, but many women in the formal sector are not more privileged than those in the informal sector due to meagre pensions and their linked lives. The second conclusion is that, women retirees are very differently positioned from men retired from the Civil Service as a consequence of their life course which translates into income and pension differentials. Third, that pensions in the formal sector do not necessarily insulate people (women) in developing countries from the need to go into the informal economy evidenced by a mass migration of women retirees from the protected formal sector into the unprotected informal economy. To understand older people's actions and the adequacy of their pensions, it is imperative to look at their linked lives because they are part of families and networks. As such, the flow of resources within a family is not predictable because it depends on its linked lives/interdependence context. For as observed by Apt (2002, 41), the provision of social services on the basis of family values in SSA societies is a 'complex system that includes reciprocal care and assistance among generations, with the older people not only on the receiving end, but also fulfilling an active, giving role'. Therefore, pensions are likely to be inadequate for women in contexts where normative expectations of extended family culture combine with the high rate of un/underemployment of children/wards and limited access to social service provisioning. Findings of the study clearly demonstrate that the sustainable provision of formal sector pensions should not be the end of policy concerns about wellbeing in later life; but the start of a much wider focus on social provision and social relations in later life.

This thesis' overarching conclusion is that pension outcomes in Nigeria reflect long term gender inequalities, enduring cross-generational family interdependencies and the need to

take up work in the informal economy to supplement poor formal sector pensions and to compensate for inadequate social provision.

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## **Appendix A - Information sheet and Consent form**

### **Information sheet**

**Department of Geography, Environment and Development Studies  
Birkbeck College, University of London,  
Malet Street, London WC1E 7HX,  
Phone: 020 7631 6000**

**Title of Study: Adequacy of Pension Income in Nigeria: The Case of Retired Women Civil Servants**

**Name of Researcher:** Ezi Beedie

The study is being done as part of my PhD degree in the Department of Geography, Environment and Development Studies, Birkbeck, University of London. The study has received ethical approval.

The purpose of this study is to investigate the adequacy of pension income under the two contrasting pension schemes in Nigeria: the defined benefit (DB) and the defined contributory (DC). It will explore the extent to which pensions ensure adequate income for retired women civil servants in both Federal and State civil services. In so doing the study will also consider how retirees spend their pension income as well as any additional means of catering for old age other than pensions (e.g. work, self-employment, family support).

If you agree to participate you will agree a convenient time and place for me to interview you for about an hour. You are free to stop the interview and withdraw at any time. A code will be attached to your data so it remains totally anonymous.

The analysis of our interview will be written up in a report of the study for my degree. You will not be identifiable in the write up or any publication which might ensue.

The study is supervised by Dr. Penny Vera –Sanso and Dr. Jasmine Gideon who may be contacted at the above address and telephone number.

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### Consent form

**Title of Study: Adequacy of Pension Income in Nigeria: The Case of Women Civil Servants**

**Name of researcher:** Ezi Beedie

I have been informed about the nature of this study and willingly consent to take part in it.

I understand that the content of the interview will be kept confidential.

I understand that I may withdraw from the study at any time.

I am over 16 years of age.

Name \_\_\_\_\_

Signed \_\_\_\_\_

Date \_\_\_\_\_

*There should be two signed copies, one for you, and one for researcher.*

## **Appendix B -The interview guide**

### **For retirees:**

#### **Demographic data**

What is your name? May I ask how old you are?

What is your marital status? Do you have children/grandchildren? How many?

What is your state of origin?

What is your highest educational qualification?

#### **Experience of retirement:**

When were you employed? At what level? Which ministry? Who was your employer?

How many years of service did you put in? When did you retire?

What level of service/status did you get to before retirement? Was your retirement voluntary or forced?

What was your monthly salary before retirement?

How much is your monthly pension benefits? Are you paid regularly? For how long are you entitled to pension benefits?

How much is your Lump Sum/Gratuity payment? Have you been paid your lump sum/gratuity?

Do you encounter any challenges in accessing your benefits?

What are your retirement expenditures? i.e. how you spend your pension money?

Is your pension enough to meet your daily need in retirement? If not, do you rely on any other additional means of support?

Would you say your standard of living now is the same as before retirement?

Do you think the contributory pension meets the needs of retirees? If not, can you think of other ways of meeting retirement needs of pensioners?

Do you think paying contributory pension in both schemes guarantees old age economic security /maintenance of pensioners' standard of living?

What do you think will guarantee maintenance of pre- retirement standard of living and old age economic security?

## **Knowledge of Pension policy and its implementation:**

How much did you and your employer contribute monthly towards your pension?

Is your pension benefit adjusted over retirement in response to changing prices or overall living standards?

Do you think women are treated differently from men in terms of labour force participation in both Federal and State Civil Service?

Are men and women on the same level paid different salaries in your ministry?

Is there difference in the pension men and women receive?

Is there difference in the retirement age for men and women?

## **Life course- how you got here:**

What work did you do as a civil servant? Have you always wanted to do it?

What did you want to be when you were growing up? Have you always wanted to do it?

How did you decide on your choice of career/employer and how do you think that choice has influenced your life?

Did you ever spend time out of work owing to raising a family? How did this affect your career ambitions and pension?

Are there major life changing events or turning points in your life that have impacted your life in terms of education, career choice, marriage, child bearing, employment and retirement? E.g. bereavement, sickness

What choices have you made in your life that have impacted your career, family roles and therefore your pension benefits and any supplement you rely on?

How have the following significant historical events and economic conditions directly impacted your life choices or chances? the civil war; SAP; creation of state; relocation of federal capital from Lagos to Abuja

## **For key informants:**

How is the contributory pension in the state/federal service structured? How is it implemented?

What percentage do employees and employers contribute monthly?

How are the benefits calculated? What is the replacement rate?

Is pension benefit adjusted over retirement in response to changing prices or overall living standards?

Do you think the contributory pension scheme uphold any inequalities between women and men within Federal and State civil service in terms of salary, retirement age and entitlement?

How adequate is it to achieve the aim of pension one of which is consumption smoothing and poverty alleviation. Do you think it is adequate?

Do women take time out of work to raise children?

Is the Nigerian pension gendered in any way?

Are there differences in pay between men and women on the same level?

Is there a difference in the pension men and women receive?

Is there difference in the retirement age for men and women?

How do you suppose retirees spend their pension?

Do you think paying contributory pension in both schemes guarantees adequate income in retirement/ old age economic security? If not, what do you think will?

## **All**

Are there any further comments you would like to make concerning, the questions asked in this interview?

Do you have a friend or know any retiree, who would be interested in taking part in this research?

Well that is the end of the interview. Thank you for taking part and sparing the time. Again,

I would like to confirm that everything you have said will be treated confidentially. No names will be attached to any information that you provided.

## Appendix C

### Pension Income Adequacy Questionnaire

This study is part of a PhD degree undertaken in the Department of Geography, Environment and Development Studies, Birkbeck, University of London. The purpose of the study is to investigate the adequacy of pension income for retired women civil servants under two contrasting pension schemes: the defined benefit scheme (DB) and the defined contribution scheme (DC). It will be very much appreciated if you can spare some time to answer the questions. Please try not to leave any question unanswered. In accordance with the ethics of research, your answers will be treated with utmost confidentiality. Thank you very much for your cooperation.

#### Experience of retirement:

<b>1. When were you employed?</b>	
a. At what level?	b. Which ministry?
<b>2. How many years of service did you put in?</b>	
<b>3. When did you retire?</b>	
a. At what level?	b. Which ministry?
<b>4. Was your retirement Voluntary?</b> <input type="checkbox"/> <b>Forced?</b> <input type="checkbox"/>	
<b>5. Who was your employer?</b> Federal government <input type="checkbox"/> State? <input type="checkbox"/>	
<b>6. What was your monthly salary before retirement?</b>	
<b>7. How much is your monthly pension benefits?</b>	
<b>8. How much is your Lump Sum/Gratuity payment?</b>	
<b>9. Are you paid regularly?</b> Yes <input type="checkbox"/> No <input type="checkbox"/>	
a. If NO, why not?	
<b>10. Have you been paid your lump sum/gratuity?</b> Yes <input type="checkbox"/> No <input type="checkbox"/>	
<b>11. Do you encounter any challenges in accessing your benefits</b> Yes <input type="checkbox"/> No <input type="checkbox"/>	
a. If Yes, what are the challenges:	
<b>12. For how long are you entitled to pension benefits?</b> 20 Years <input type="checkbox"/> Till death <input type="checkbox"/>	
<b>13. What are your retirement expenditures? i.e. how you spend your pension money (tick as many as apply)</b>	
i. Food <input type="checkbox"/>	How much?
ii. Healthcare <input type="checkbox"/>	How much?
iii. Housing <input type="checkbox"/>	How much?
iv. Children/Grandchildren <input type="checkbox"/>	How much?
v. Education <input type="checkbox"/>	How much?
vi. Transportation <input type="checkbox"/>	How much?
vii. Contributions (Esusu, Okun) <input type="checkbox"/>	How much?
viii. Water <input type="checkbox"/>	How much?
ix. Electricity <input type="checkbox"/>	How much?
x. Any other expenditures <input type="checkbox"/> How much? -	
<b>14. Is the level of your pension adequate to maintain your standard of living?</b>	
Yes <input type="checkbox"/> No <input type="checkbox"/>	
i. Explain	
<b>15. Besides your pension income, do you rely on any other additional means of support?</b>	
Yes <input type="checkbox"/> No <input type="checkbox"/>	
a. If Yes, please tick the additional means of support from the list below:	
i. Family support <input type="checkbox"/>	
ii. Work <input type="checkbox"/>	Where do you now work? What do you do?
iii. Savings? <input type="checkbox"/>	

iv.	Bonds/Stocks/Shares	<input type="checkbox"/>	
v.	Self employment	<input type="checkbox"/>	What do you do?
vi.	Contributions (Esusu/Okun)	<input type="checkbox"/>	
vii.	Farming/Fishing	<input type="checkbox"/>	
viii.	Any other	<input type="checkbox"/>	What?
16. <b>Would you say your standard of living now is the same as before retirement?</b> Yes <input type="checkbox"/> No <input type="checkbox"/>			
a. If No, how has it changed?			
17. <b>Do you think the contributory pension meets the needs of retirees?</b> Yes <input type="checkbox"/> No <input type="checkbox"/>			
Explain			
18. <b>Can you think of other ways of meeting retirement needs of pensioners?</b>			
19. <b>Do you think paying contributory pension in both schemes guarantees adequate income in retirement / old age income security?</b> Yes <input type="checkbox"/> No <input type="checkbox"/>			
a. Why do you think so?			
20. <b>What do you think will guarantee adequate retirement income and old age income security?</b>			

### Knowledge of Pension policy and its implementation:

1.	<b>How much or percentage did you and your employer contribute monthly towards your pension?</b> You? <input type="checkbox"/> Employer? <input type="checkbox"/>		
2.	<b>Do you think women are treated differently from men in terms of labour force participation in both Federal and State Civil Service?</b> Yes <input type="checkbox"/> No <input type="checkbox"/>		
If Yes, in what way?			
3.	<b>Are men and women on the same level paid different salaries in your ministry?</b> Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, how much difference?		
4.	<b>Is there difference in the pension men and women receive?</b> Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, how much difference?		
5.	<b>Is there difference in the retirement age for men and women?</b> Yes <input type="checkbox"/> No <input type="checkbox"/> Explain		

### Life course- how you got here:

1.	What work did you do as a civil servant?
2.	Have you always wanted to do it?
3.	What did you want to be when you were growing up?
4.	How did you decide on the career path/employer you chose?
5.	What options were available to you in terms of education, career, employment, marriage and family?

<p>6. <b>Which of these influenced your choice of career?</b> (tick as many as apply)</p> <p>Family <input type="checkbox"/> In what way?</p> <p>Teacher <input type="checkbox"/> In what way?</p> <p>Environment/Cultural background <input type="checkbox"/> In what way?</p> <p>Any other <input type="checkbox"/></p>
<p>7. <b>Are there major life changing events or turning points in your life that have impacted your life in terms of education, career choice, marriage, child bearing, employment and retirement? E.g. bereavement, sickness etc</b></p>
<p>8. <b>What choices have you made in your life that have impacted your career, family roles and therefore your pension entitlements and any supplement you rely on?</b></p>
<p>9. <b>How have the following significant historical events and economic conditions directly impacted your life choices or chances?</b></p>
<p><b>i. Did the Nigerian civil war impact your:</b></p>
<p>a. Education – Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?</p>
<p>b. Family – Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?</p>
<p>c. Standard of living - Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?</p>
<p><b>ii. Did the Structural Adjustment Programme impact your:</b></p>
<p>a. Marriage – Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?</p>
<p>b. Career – Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?</p>
<p>c. Child bearing/Family roles – Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?</p>
<p>d. Standard of living – Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?</p>
<p>e. Promotion – Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?</p>
<p>f. Pay – Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?</p>
<p><b>iii. Did the creation of state impact your:</b></p>
<p>a. Career – Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?</p>
<p>b. Family dynamics (relationships) – Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?</p>

c. Promotion– Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?
d. Pay– Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?
e. Standard of living– Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?
<b>iv. Did the relocation of federal capital from Lagos to Abuja impact your:</b>
a. Employment – Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?
b. Career– Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?
c. Family dynamics (relationship) – Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?
d. Promotion– Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?
e. Pay– Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?
f. Standard of living– Positively <input type="checkbox"/> Negatively <input type="checkbox"/> No impact <input type="checkbox"/> How?

### Demographic information:

Name	Age
State of origin	Contact phone No:
Email:	
Are you currently: married <input type="checkbox"/> separated <input type="checkbox"/> widowed <input type="checkbox"/> single <input type="checkbox"/> divorced <input type="checkbox"/>	
Do you have children? Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, how many children?	
Do you have grandchildren? Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, how many grandchildren?	
What is your highest educational qualification?	

**Thank you for taking part and sparing the time!**



## Appendix D - Composition of Participants

**Pension scheme**

Count

		gender		Total
		female	male	
pension	DB	23	5	28
scheme	DC	57	10	67
Total		80	15	95

**Marital Status**

Count

		gender		Total
		female	male	
Status	married	6	15	21
	widowed	70	0	70
	divorced	3	0	3
	never married	1	0	1
Total		80	15	95

**Cadre /Level**

Count

		gender		Total
		female	male	
	levels 3-7 lower cadre	30	3	33
cadr	levels 8-13 middle cadre	29	2	31
e	levels 14-17 upper cadre	21	10	31
Total		80	15	95

**Education level**

Count

		gender		Total
		female	male	
education level	Degree	23	4	27
	Postgraduate	10	4	14
	O level	24	3	27
	Diploma	23	4	27
Total		80	15	95

**Retirement Age Group**

Count

		gender		Total
		female	male	
Retirement Age Group	52-55 yrs	37	4	41
	56-60 yrs	43	11	54
	Total	80	15	95

### Number of dependants

Count

		gender		Total
		female	male	
	Not indicated	18	15	33
	2	5	0	5
	3	3	0	3
	4	17	0	17
Number of dependants	5	17	0	17
	6	12	0	12
	7	5	0	5
	8	1	0	1
	9	2	0	2
Total		80	15	95

### Pension supplements

#### Trading

Count

cadre			gender		Total
			female	male	
levels 3-7 lower cadre	Trading	No	10	3	13
		Yes	20	0	20
	Total		30	3	33
levels 8-13 middle cadre	Trading	No	15	2	17
		Yes	14	0	14
	Total		29	2	31
levels 14-17 upper cadre	Trading	No	14	10	24
		Yes	7	0	7
	Total		21	10	31
Total	Trading	No	39	15	54
		Yes	41	0	41
	Total		80	15	95

### Sewing

Count

cadre			gender		Total
			female	male	
levels 3-7 lower cadre	sewing	No	18	3	21
		Yes	12	0	12
	Total		30	3	33
levels 8-13 middle cadre	sewing	No	25	2	27
		Yes	4	0	4
	Total		29	2	31
levels 14-17 upper cadre	sewing	No	20	10	30
		Yes	1	0	1
	Total		21	10	31
Total	sewing	No	63	15	78
		Yes	17	0	17
	Total		80	15	95

### Back to Work

Count

cadre			gender		Total
			female	male	
levels 3-7 lower cadre	Back to Work	No	30	0	30
		Yes	0	3	3
	Total		30	3	33
levels 8-13 middle cadre	Back to Work	No	15	0	15
		Yes	14	2	16
	Total		29	2	31
levels 14-17 upper cadre	Back to Work	No	5	2	7
		Yes	16	8	24
	Total		21	10	31
Total	Back to Work	No	50	2	52
		Yes	30	13	43
	Total		80	15	95

### Family support

Count

cadre			gender		Total
			female	male	
levels 3-7 lower cadre	Family support	No	19	3	22
		Yes	11	0	11
	Total		30	3	33
levels 8-13 middle cadre	Family support	No	19	2	21
		Yes	10	0	10
	Total		29	2	31
levels 14-17 upper cadre	Family support	No	20	10	30
		Yes	1	0	1
	Total		21	10	31
Total	Family support	No	58	15	73
		Yes	22	0	22
	Total		80	15	95

### Agro business

Count

cadre			gender		Total
			female	male	
levels 3-7 lower cadre	Agro business	No	23	2	25
		Yes	7	1	8
	Total		30	3	33
levels 8-13 middle cadre	Agro business	No	16	1	17
		Yes	13	1	14
	Total		29	2	31
levels 14-17 upper cadre	Agro business	No	8	6	14
		Yes	13	4	17
	Total		21	10	31
Total	Agro business	No	47	9	56
		Yes	33	6	39
	Total		80	15	95

**Investment/Savings**

Count

cadre			gender		Total
			female	male	
levels 3-7 lower cadre	Investment/Savings	No	30	1	31
		Yes	0	2	2
	Total		30	3	33
levels 8-13 middle cadre	Investment/Savings	No	28	1	29
		Yes	1	1	2
	Total		29	2	31
levels 14-17 upper cadre	Investment/Savings	No	13	1	14
		Yes	8	9	17
	Total		21	10	31
Total	Investment/Savings	No	71	3	74
		Yes	9	12	21
	Total		80	15	95